ABSTRACT OF STATEMENTS

OF

Insurance Companies in Canada

FOR THE

YEAR ENDED DECEMBER 31

1912

(SUBJECT TO CORRECTION)

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1913

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DEPARTMENT OF INSURANCE.

OTTAWA, March 11, 1913.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1912.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. W. T. WHITE,

Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1912, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, &c.
LIABILITIES OF COMPANIES, FIRE, &c.
INCOME AND EXPENDITURE OF COMPANIES, FIRE, &c.
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1912.

Fire Insurance in Canada—Canadian Companies.

——	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	110,673	104,540	215,213	15,396,994	12,972,230	77,161	87,678	3,775	1,000
Anglo-American	180,441	130,492	310,933	21,610,961	30,025,841	124,364	121,044	13,974	4,000
British America	421,097	239,837	660,934	54,603,360	71,183,124	236,078	221,617	45,635	None.
British Colonial	12,615	6,263	18,878	1,700,443	1,204,295	2,061	911	1,150	None.
British Northwestern	29,439	22,880	52,319	3,380,004	2,356,180	6,931	4,931	2,000	None.
Canada National	121,142	80,655	201,797	13,409,859	9,709,450	28,559	26,497	2,073	None.
Canadian Fire	301,017	174,569	475,586	28,664,461	32,291,427	106,915	91,814	18,738	None.
Central Canada Manufacturers	50,222	58,973	109,195	9,210,248	4,022,510	40,308	42,783	7,392	None.
Dominion Fire	255,742	150,649	406,391	28,034,783	29,788,193	154,191	146,348	7,953	None.
Equity Fire	175,830	100,103	275,933	20,317,108	27,543,274	134,515	117,848	21,486	None.
Factories Insurance Co.	151,976	436,849	588,825	42,331,420	12,732,417	105,538	145,698	20,008	None.
Hudson Bay	145,579	107,701	253,280	17,022,660	12,074,847	70,428	71,721	10,215	None.
*Liverpool-Manitoba	358,896	222,535	581,431	42,378,676	36,554,642	218,987	233,182	12,637	None.
London Mutual	423,151	323,230	746,381	69,662,966	71,386,757	209,088	221,185	10,011	None.
Mercantile Fire	213,508	55,846	269,354	20,678,078	24,769,545	89,035	91,329	2,856	None.
Montreal-Canada Fire	136,535	92,234	228,769	16,465,191	20,667,099	79,437	91,617	10,549	4,000
Mount Royal	201,550	119,141	320,691	24,305,449	27,571,068	91,633	93,464	4,000	1,364
North Empire Fire	81,485	72,392	153,877	8,732,239	5,868,635	29,884	26,703	3,758	None.
North West Fire	84,150	37,184	121,334	8,730,820	8,582,204	42,342	45,871	1,360	1,325
Nova Scotia Fire	168,651	206,422	375,073	24,753,906	22,326,958	94,291	84,670	12,997	None.
Occidental Fire	152,164	39,131	191,295	8,359,205	9,685,359	64,417	59,259	11,879	None.
Ontario Fire	179,616	86,079	265,695	19,021,037	22,821,472	104,558	111,762	7,365	None.
Ottawa Assurance	−3,513	24,459	20,946	1,800,317	None.	739	739	None.	None.
Pacific Coast	99,441	69,652	169,093	11,923,843	9,045,453	27,064	29,892	2,491	None.
Quebec Fire	216,762	34,365	251,127	21,752,109	23,292,149	94,541	94,190	3,190	None.
Rimouski Fire	310,998	199,569	510,567	32,783,630	29,512,890	154,960	178,003	32,388	4,800
Sovereign Fire	109,347	97,117	206,464	15,626,412	11,252,082	59,076	51,792	9,750	750
Western	374,895	414,561	789,456	70,926,247	72,480,450	149,090	192,429	29,391	1,750
Totals for 1912	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	2,684,977	309,021	18,989
Totals for 1911	4,727,141	3,579,108	8,306,249	572,066,012	549,604,374	2,509,377	2,519,179	278,063	20,650

*Including the business of The Manitoba Assurance Company.

BRITISH COMPANIES.

Alliance	206,684	28,821	235,505	23,510,911	32,980,620	98,528	102,045	4,244	None.
Atlas	497,116	69,168	566,284	44,353,141	59,905,450	279,412	294,396	5,502	None.
Caledonian	431,217	70,070	501,287	41,542,305	55,134,817	212,988	214,632	8,711	10,000
Commercial Union	792,177	142,244	934,421	73,893,530	90,510,717	405,406	414,033	9,190	10,000
Employers' Liability	174,606	32,814	207,420	18,931,862	16,065,804	55,678	60,428	4,750	None.
General Accident Fire and Life	264,818	47,429	312,247	24,689,106	25,291,808	122,051	132,882	10,804	None.
Guardian	827,130	133,481	960,611	68,149,725	86,093,564	510,638	522,783	19,355	4,700
Law Union and Rock	212,748	31,527	244,275	21,153,440	25,467,672	110,703	113,957	1,933	None.
Liverpool and London and Globe	1,297,207	404,453	1,701,660	137,163,661	160,226,136	746,935	730,921	63,362	752
London and Lancashire Fire	614,269	112,799	727,068	59,342,982	74,701,482	250,065	257,397	20,504	None.
London Assurance	252,008	53,984	305,992	25,205,794	32,357,090	107,333	107,348	7,839	4,500
North British and Mercantile	940,875	138,485	1,079,360	93,203,517	113,539,894	457,510	459,220	34,291	None.
Northern	636,980	78,258	715,238	53,383,260	68,346,226	311,264	309,375	28,422	None.
Norwich Union Fire	770,887	107,885	878,772	66,029,815	83,113,819	420,121	408,652	38,681	None.
Palatine Insurance Co	73,594	19,942	93,536	9,015,516	7,161,632	4,910	3,706	1,205	None.
Phœnix of London	996,925	204,786	1,201,711	87,315,146	112,964,582	522,885	546,348	43,815	2,800
Provincial	29,382	5,511	34,893	4,906,584	4,364,461	2,964	2,945	19	None.
Royal	1,267,798	194,150	1,461,948	120,324,763	172,173,930	727,149	777,085	54,124	None.
Royal Exchange	322,085	64,850	386,935	33,692,274	29,638,131	127,897	146,305	1,093	None.
Scottish Union and National	349,315	41,869	391,184	33,408,745	44,434,771	135,758	131,473	14,115	None.
Sun Insurance Office	422,328	69,248	491,576	37,964,297	51,536,766	228,375	233,253	16,868	None.
Union Assurance Society	438,649	107,385	546,034	43,196,791	50,680,552	193,230	214,905	6,407	None.
Yorkshire	273,327	41,237	314,564	28,019,153	33,380,203	119,321	134,975	9,076	8,019
Totals for 1912	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
Totals for 1911	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	541,253	52,634

ABSTRACT FOR THE YEAR 1912—*Concluded.*

Fire Insurance in Canada—American and Other Companies.

——	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk a date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co.	299,480	35,872	335,352	24,335,689	32,565,170	124,208	118,492	10,440	None.
American Central	65,715	15,303	81,018	4,817,658	4,589,895	12,546	12,066	479	None.
American Insurance Co.	8,615	1,396	10,011	1,094,550	999,150	None.	None.	None.	None.
American Lloyds	13,428	2,125	15,553	3,604,015	3,086,178	1,314	1,314	None.	None.
California Insurance Co.	10,701	4,993	15,694	878,049	691,540	791	791	None.	None.
Connecticut Fire	108,906	43,342	152,248	11,192,835	12,351,702	56,497	52,524	4,771	2,200
Continental	288,915	59,627	348,542	33,846,579	30,572,294	206,264	214,388	21,117	None.
Fidelity-Phenix	397,448	60,498	457,946	33,465,583	35,315,245	256,532	251,084	39,350	4,000
Fireman's Fund	34,737	12,991	47,728	2,759,581	1,756,434	16,715	21,165	550	None.
Firemen's Insurance Co.	44,606	12,891	57,497	4,245,754	3,658,018	3,763	4,362	181	None.
Compagnie d'Assurances Générales	11,953	1,372	13,325	3,537,946	3,034,237	1,075	None.	1,075	None.
German American	413,313	74,149	487,462	39,018,888	42,653,697	210,872	228,011	16,605	None.
Germania Fire	34,574	8,949	43,523	3,273,600	3,038,692	11,866	11,679	4,032	None.
Hartford Fire	887,485	119,522	1,007,007	78,112,795	91,894,273	426,002	442,708	29,984	None.
Home Insurance Co.	368,493	50,742	419,235	32,550,364	37,705,653	191,975	190,747	33,279	None.
Insurance Co. of North America	372,557	98,256	470,813	38,958,876	44,782,024	196,947	195,453	11,280	None.
Insurance Co. of the State of Pa.	161,200	35,617	196,817	11,656,770	9,502,696	67,904	58,460	19,525	None.
Lumber Insurance Co.	147,659	24,351	172,010	8,355,594	6,831,131	66,229	99,625	2,524	None.
National Fire	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	50,511	None.
National Union Fire	156,598	47,038	203,636	15,556,096	13,060,892	92,581	95,778	3,472	None.
Niagara Fire	76,821	34,918	111,739	6,268,199	6,733,701	41,720	34,381	9,366	None.
Northwestern National	10,476	14,262	24,738	2,201,667	1,913,167	5,344	2,858	2,486	None.
Phœnix of Hartford	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	8,710	None.
Providence Washington	119,500	28,267	147,767	12,975,305	9,602,899	29,786	25,209	4,577	None.
Queen, of America	577,985	88,225	666,210	51,369,612	71,155,570	281,012	315,079	24,330	10,000
Springfield Fire and Marine	278,248	57,023	335,271	29,429,199	27,609,163	123,375	116,147	28,731	None.
St. Paul Fire and Marine	189,652	34,127	223,779	15,910,403	16,525,857	97,832	106,041	7,441	None.
L'Union, Paris, France	134,879	25,242	160,121	13,755,232	8,941,690	44,137	41,329	1,936	None.
Westchester Fire	56,239	10,956	67,195	5,783,717	4,938,032	22,589	12,561	10,029	None.
Totals for 1912	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1911	4,642,420	830,865	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	364,174	14,060

RECAPITULATION

Canadian Companies	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	2,684,977	309,021	18,989
British Companies	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
American and other Companies	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1912	23,194,518	7,082,727	30,277,245	2,374,261,732	2,680,154,028	11,771,436	12,072,797	1,060,112	75,960
Totals for 1911	20,575,255	6,560,501	27,135,756	1,987,640,591	2,279,868,346	10,810,929	10,936,948	1,183,490	87,344

Summary of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

—	Totals for 1869 to 1902.	Premiums Received.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	827,144
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	2,982,342
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	11,758,203
British Colonial											12,615	12,615
British Northwestern											29,439	29,439
Canada Agricultural	454,896											454,896
Canada Fire	881,333											881,333
Canada National										24,898	121,142	146,040
Canadian Fire	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	2,995,255
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	213,283
Citizens	2,856,961											2,856,961
Dominion	190,242											190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	1,193,303
Eastern	894,194											894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348			72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	2,131,704
Factories Insurance									112,043	211,025	151,976	475,044
Hudson Bay Insurance									75,689	129,053	145,579	350,321
§Liverpool-Manitoba											358,896	358,896
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	8,541,260
Manitoba Assurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578		1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	2,592,849
Montreal-Canada Fire			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	1,856,930
Mount-Royal											201,550	201,550
National Fire	284,026											284,026
North Empire Fire								8,154	26,842	61,182	81,485	177,663
North West Fire											84,150	84,150
Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	679,049
Occidental Fire								68,386	90,410	102,455	152,164	413,415
Ontario Fire						245,354	227,320	165,571	174,891	180,976	179,616	1,173,728
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513	1,198,769
Ottawa Agricultural	194,861											194,861
Pacific Coast Fire							30,294	46,985	53,571	64,802	99,441	295,093
Provincial	1,434,350											1,434,350
Quebec	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	4,366,880
Richmond and Drummond					38,629	92,539	102,893	94,212	−20,418			307,855

Rimouski						214,941	247,62	332,250	306,684	331,161	310,998	1,736,459
Royal Canadian	3,538,023											3,538,023
†Sovereign	1,055,404											1,055,404
Sovereign Fire					27,560	73,801	71,871	63,713	71,319	70,601	109,347	488,212
Stadacona	490,488											490,488
Victoria-Montreal	79,327											79,327
Western	10,603,003	513,250	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	15,240,169
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581
British Companies.												
‡Albion Fire Insurance Association	1,468,310											1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	3,577,819
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	6,147,868
Caledonian	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	6,180,378
City of London	1,588,254											1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	16,900,180
Employers' Liability	364,689									95,484	174,606	634,779
General Accident Fire and Life							75,446	248,914	220,037	253,073	264,818	1,062,288
††Glasgow and London	1,619,733											1,619,733
Guardian	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	12,269,572
Imperial	6,085,796											6,085,796
Lancashire	6,210,844											6,210,844
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	1,636,245
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	20,120,477
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	7,877,429
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	232,948	252,008	4,579,153
Manchester	2,187,726	197,750	114,838									2,500,314
National of Ireland	2,235,110	272,129	100,347									2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	18,720,780
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	10,243,865
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	9,468,922
Palatine Insurance Co											73,594	73,594
Phœnix of London	8,475,113	684,265	805,091	925,110	859,775	,858,884	1,017,845	831,045	937,087	1,055,569	996,925	17,446,689
Provincial										18,525	29,382	47,907
Queen	4,354,694											4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	28,957,502
Royal Exchange									3,700	213,466	322,085	539,251
Scottish Commercial	343,421											343,421
Scottish Imperial	672,855											672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	5,850,609
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	5,341,437
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	5,406,689
United Fire	718,477											718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	1,300,723
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,554,440

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Con.*

—	Totals for 1869 to 1902.	Premiums Received.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
America and Other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	7,222,981
Agricultural of Watertown	1,309,100											1,309,100
American Central											65,715	65,715
American Fire	72,325											72,325
American Insurance Co											8,615	8,615
American Lloyds									467	10,490	13,428	24,385
Andes	31,431											31,431
California Insurance Co											10,701	10,701
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	1,830,009
Continental									4,177	203,712	288,915	496,804
Fidelity-Phenix									305,627	373,164	397,448	1,076,239
Fireman's Fund											34,737	34,737
Firemens' Insurance Co											44,606	44,606
La Compagnie d'Ass. Générales											11,953	11,953
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	1,805,359
Germania Fire											34,574	34,574
Hartford Fire	4,282,164	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	10,484,349
Home, New Haven												
Home Ins. Co., New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338 553	368,493	3,360,990
Insurance Co., of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	4,490,914
Insurance Co., of the State of Pa											161,200	161,200
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	733,417
National Fire							12,617	95,180	275,142	300,840	416,875	1,100,654
National Union Fire										64,183	156,598	202,781
Niagara Fire											76,821	76,821
Northwestern National											10,476	10,476
Phœnix, of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830				3,765,091
Phœnix, of Hartford	1,969,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	4,199,615
Providence Washington											119,500	119,500
Queen, of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073	577,985	9,283,165
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978			365,253
Springfield Fire							8,722	110,767	151,896	197,511	278,248	747,144
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	710,873

L'Union, Paris, France	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	24,890	134,879	159,769
Westchester Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	56,239	56,239
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749	

RECAPITULATION.

Canadian Companies	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581	
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,560,434	
American and Other Companies	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749	
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	343,241,764	

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
§Including the business of The Manitoba Assurance Co.

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

— —	Totals for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	421,065
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	1,961,295
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	1,047,004
British Colonial											911	911
British Northwestern											4,931	4,931
Canada Agricultural	290,101											290,101
Canada Fire	698,133											698,133
Canada National										367	26,497	26,864
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	1,361,633
Central Canada Manufacturers						3,591	16,092	16,991	15,976	39,390	42,783	134,823
Citizens'	2,287,870											2,287,870
Dominion	148,255											148,255
Dominion Fire						20,193	144,328	98,804	123,844	155,292	146,348	688,809
Eastern	632,961											632,961
Eastern Canada Manufacturers						3,591	16,092	16,991	15,199			51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	1,306,939
Factories Insurance Company									68,053	91,183	145,698	304,934
Hudson Bay Insurance Co									12,387	57,663	71,721	142,771
§Liverpool-Manitoba											233,182	233,182
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	5,437,303
Manitoba Assurance Co				35,031	53,808	63,899	90,036	75,395	132,113	198,472		648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	1,521,369
Montreal-Canada Fire			87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	1,228,808
Mount Royal											93,464	93,464
National Fire	287,732											287,732
North Empire Fire											26,703	64,585
North West Fire								643	8,943	28,296	45,871	45,871
Nova Scotia Fire				7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	294,254
Occidental Fire								25,209	38,499	32,610	59,259	155,577
Ontario Fire						69,431	184,594	112,474	151,455	167,882	111,762	797,598
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	-22,736	739	866,253
Ottawa Agricultural	108,164											108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	134,093
Provincial	957,146											957,146
Quebec Fire	2,317,619	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	3,087,097
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381			256,393

Rimouski						119,538	148,366	190,191	234,086	227,618	178,003	1,097,802
Royal Canadian	2,988,940											2,988,940
†Sovereign	736,216											736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	259,320
Stadacona	773,695											773,695
Victoria-Montreal	59,878											59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	192,429	8,890,982
	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,684,977	48,534,648
British Companies.												
‡Albion Fire Insurance Assoc'n	1,016,766											1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	2,736,915
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	3,934,137
Caledonian	1,972,156	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	3,926,882
City of London	977,455											977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	10,530,485
Employers' Liability	255,801								None.	20,417	60,428	336,646
General Accident, Fire and Life							4,182	81,189	147,557	182,797	132,882	548,607
Glasgow and London	1,167,345											1,167,345
Guardian	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	8,139,319
Imperial	4,181,342											4,181,342
Lancashire	4,492,270											4,492,270
**Law Union and Rock	92,603	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	853,238
Liverpool & London & Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	12,803,757
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	4,462,95
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	2,722,798
Manchester	1,664,241	102,460	147,537									1,914,238
National of Ireland	1,479,390	156,895	70,552									1,706,837
North British and Mercantile	7,966,547	316,374	741,746	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	12,385,318
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	6,803,189
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	5,444,570
Palatine Insurance Co											3,706	3,706
Phœnix, of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	9,449,842
Provincial									None.	1,702	2,945	4,647
Queen	3,325,321											3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	18,123,604
Royal Exchange									87	66,393	146,305	212,785
Scottish Commercial	177,329											177,329
Scottish Imperial	483,408											483,408
Scottish Union and National	1,590,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	3,257,123
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	3,286,896
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	3,232,500
United Fire	549,440											549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	627,548
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
American and other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	4,664,034
Agricultural of Watertown	857,278											857,278
American Central											12,066	12,066
American Fire	66,980											66,980
American Insurance Co											None.	
American Lloyds									None.	457	1,314	1,771
Andes	5,668											5,668
California Insurance Co											791	791
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,510	76,672	52,524	1,044,129
Continental									None.	56,862	214,388	271,250
Fidelity-Phenix									134,484	180,097	251,084	565,665
Fireman's Fund											21,165	21,165
Fireman's Insurance Co											4,362	4,362
La Compag.d'Assce Générales											None.	
German American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,011	862,294
Germania Fire											11,679	11,679
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	5,796,656
Home, New Haven	60,691											60,691
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	1,954,138
Insurance Co. of North Amer.	906,525	108,191	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	2,632,837
Insur. Co. of the State of Pa											58,460	58,460
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	556,7
National Fire							1,105	15,532	164,240	135,614	261,644	578,135
National Union Fire										17,610	95,778	113,388
Niagara Fire											34,381	34,381
Northwestern National											2,858	2,858
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363				2,154,363
Phœnix, of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	2,509,962
Providence Washington											25,209	25,209
Queen, of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	5,447,113
Rochester German					12,820	54,677	40,003	28,604	57,585			193,689
Springfield Fire							None.	34,760	63,647	84,952	116,147	299,506
St. Paul Fire and Marine							41,543	39,092	72,335	84,569	106,041	343,580

L'Union, Paris, France	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,427	41,329	50,756
Westchester Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12,561	12,561
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209

RECAPITULATION.

Canadian Companies	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,684,977	48,534,648
British Companies	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249
American and Other Compan.	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209
	120,339,586	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,072,797	213,568,106

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.
§Including the business of The Manitoba Assurance Company.

Summary of Fire Insurance in Canada for the Years 1869 to 1912, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	715,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	640,808,340	2,684,977
Totals	76,555,581	8,296,636,292	.....	48,534,648
British Companies.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,684,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,072,127	6,319,064
Totals	212,554,440	19,451,177,061	.....	133,819,249
AMERICAN AND OTHER COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,024
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
AMERICAN AND OTHER COMPANIES—*Con.*	$	$	$	$
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,282,988	609,273,561	3,068,756
Totals	54,125,749	4,689,215,669	.....	31,214,209

TOTALS FOR ALL YEARS FROM 1869 TO 1912 INCLUSIVE.

Canadian Companies	76,555,581	8,296,636,292	.....	48,534,648
British Companies	212,554,440	19,451,177,061	.....	133,819,249
American and Other Companies	54,125,749	4,689,215,669	.....	31,214,209
Grand totals	343,235,770	32,437,029,022	.....	213,568,106

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
In Canada	110,673	15,396,994	12,972,230	77,161	87,678	3,775	1,000	Total business December 31, 1912.
In other countries	3,281	306,130	253,905	−185	2,515	None.	None.	
Totals	113,954	15,703,124	13,226,135	76,976	90,193	3,775	1,000	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada	180,441	21,610,961	30,025,841	124,364	121,044	13,974	4,000	Total business December, 31, 1912.
In other countries	177	450,418	54,822	−2,682	4,444	None.	3,250	
Totals	180,618	22,061,379	30,080,663	121,682	125,488	13,974	7,250	

BRITISH AMERICA ASSURANCE COMPANY.

In Canada	421,097	54,603,360	71,183,124	236,078	221,617	45,635	None.	Total business December 31, 1912.
In other countries	1,272,373	277,802,577	245,954,645	742,727	743,972	118,818	17,098	
Totals	1,693,470	332,405,937	317,137,769	978,805	965,589	164,453	17,098	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	301,017	28,664,461	32,291,427	106,915	91,814	18,738	None.	Total business December 31, 1912.
In other countries	7,913	909,925	795,025	3,830	2,830	None.	1,000	
Totals	308,930	29,574,386	33,086,452	110,745	94,644	18,738	1,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FACTORIES INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	151,976	42,331,420	12,732,417	105,538	145,698	20,008	None.	Total business December 31, 1912.
In other countries	None.	None.	None.	None.	None.	None.	500	
Totals	151,976	42,331,420	12,732,417	105,538	145,698	20,008	500	

HUDSON BAY INSURANCE COMPANY.

Fire	148,059	17,022,660	12,074,847	70,192	81,786	10,215	None.	Total business December 31, 1912.
Hail	249,261	3,888,718	None.	117,449	117,449	None.	None.	
Totals	397,320	20,911,378	12,074,847	187,641	199,235	10,215	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada	423,151	69,662,966	71,386,757	209,088	221,185	10,011	None.	Total business December 31, 1912.
In other countries	3,698	4,504,017	1,541,315	9,647	17,494	2,178	None.	
Totals	426,849	74,166,983	72,928,072	218,735	238,679	12,189	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	136,535	16,465,191	20,667,099	79,437	91,617	10,549	4,000	Total business December 31, 1912.
In other countries	263	306,251	101,886	4,564	8,225	None.	1,083	
Totals	136,798	16,771,442	20,768,985	84,001	99,842	10,549	5,083	

MOUNT ROYAL INSURANCE COMPANY.

Fire	201,550	24,305,449	27,571,068	91,633	93,464	4,000	1,364	Total business December 31, 1912.
Plate Glass	3,699	.....	.....	1,795	1,795	None.	None.	
Totals	205,249	.....	.....	93,428	95,259	4,000	1,364	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	81,485	8,732,239	5,868,635	29,884	26,703	3,758	None.	Total business December 31, 1912.
In other countries	1,699	142,600	142,600	None.	None.	None.	None.	
Totals	83,184	8,874,839	6,011,235	29,884	26,703	3,758	None.	

NORTH WEST FIRE INSURANCE COMPANY.

In Canada	84,150	8,730,820	8,582,204	42,342	45,871	1,360	1,325	Total business December 31, 1912.
In other countries	578	46,650	42,150	6	6	None.	None.	
Totals	84,728	8,777,470	8,624,354	42,348	45,877	1,360	1,325	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada	168,651	24,753,906	22,326,958	94,291	84,670	12,997	None.	Total business December 31, 1912.
In other countries	1,457	365,507	112,882	7	7	None.	None.	
Totals	170,108	25,119,413	22,439,840	94,298	84,677	12,997	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada	152,164	8,359,205	9,685,359	64,417	59,259	11,879	None.	Total business December 31, 1912.
In other countries	6,069	690,665	627,415	3,446	3,446	None.	None.	
Totals	158,233	9,049,870	10,312,774	67,863	62,705	11,879	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

ONTARIO FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	179,616	19,021,037	22,821,472	104,558	111,762	7,365	None.	Total business December 31, 1912.
In other countries	4,768	496,283	430,940	6,449	7,213	250	None.	
Totals	184,384	19,517,320	23,252,412	111,007	118,975	7,615	None.	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada	99,441	11,923,843	9,045,453	27,064	29,892	2,491	None.	Total business December 31, 1912.
In other countries	11,465	6,998,012	4,237,606	19,543	25,017	3,579	None.	
Totals	110,906	18,921,855	13,283,059	46,607	54,909	6,070	None.	

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada	310,998	32,783,630	29,512,890	154,960	178,003	32,388	4,800	Total business December 31, 1912.
In other countries	31,146	1,530,391	1,013,711	3,383	None.	2,575	1,000	
Totals	342,144	34,314,021	30,526,601	158,343	178,003	34,963	5,800	

SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

In Canada	109,347	15,626,412	11,252,082	56,974	59,076	9,750	750	Total business December 31, 1912.
In other countries	456,544	55,186,978	28,747,607	351,462	334,814	98,428	None.	
Totals	565,891	70,813,390	39,999,689	408,436	393,890	108,178	750	

WESTERN ASSURANCE COMPANY.

Fire	2,041,439	506,951,490	392,312,875	1,052,575	1,081,647	200,391	8,950	Total business December 31, 1912.
Inland Transportation	6,456	28,090,168	172,661	1,290	1,290	None.	None.	
Marine	851,002	286,648,980	27,680,390	636,355	647,969	81,602	None.	
Totals	2,898,897	821,690,638	420,165,926	1,690,220	1,730,906	281,993	8,950	

ÆTNA INSURANCE COMPANY.

Fire	299,480	24,335,689	32,565,170	124,208	118,492	10,440	None.	In Canada December 31, 1912.
Automobile	40,895	2,734,132	1,410,392	23,025	20,628	2,472	1,100	
Totals	340,375	27,069,821	33,975,562	147,233	139,120	12,912	1,100	

UNDERWRITERS AT AMERICAN LLOYDS.

Fire	13,428	3,604,015	3,086,178	1,314	1,314	None.	None.	In Canada December 31, 1912.
Sprinkler Leakage	13,010	2,410,795	2,178,300	12,894	15,322	45	None.	
Totals	26,438	6,014,810	5,264,478	14,208	16,636	45	None.	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	174,606	18,931,862	16,065,804	55,678	60,428	4,750	None.	In Canada December 31, 1912.
Accident	113,178	18,155,850	17,443,600	100,958	99,958	8,000	None.	
Employers' Liability	746,373	25,798,428	23,798,428	431,902	382,902	205,000	None.	
Guarantee	47,169	14,516,357	11,350,537	23,998	16,998	16,000	None.	
Sickness	20,051	4,888,500	4,834,000	16,138	15,138	4,000	None.	
Totals	1,101,377	82,290,997	73,492,369	628,674	575,424	237,750	None.	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	397,448	33,465,583	35,315,245	256,532	251,084	39,350	4,000	In Canada December 31, 1912.
Tornado	6,895	1,702,850	1,454,300	710	710	None.	None.	
Totals	404,343	35,168,433	36,769,545	257,242	251,794	39,350	4,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
Fire	34,737	2,759,581	1,756,434	16,715	21,165	550	None.	In Canada December 31, 1912.
Inland Transportation	2,074	101,711	24,699	54	54	None.	None.	
Automobile	28,134	1,852,337	1,031,165	20,339	19,318	1,021	None.	
Totals	64,945	4,713,629	2,812,298	37,108	40,537	1,571	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire	887,485	78,112,795	91,894,273	426,002	442,708	29,984	None.	In Canada December 31, 1912.
Inland Transportation	1,551	192,450	None.	None.	None.	None.	None.	
Tornado	3,191	624,602	635,802	None.	None.	None.	None.	
Sprinkler Leakage	9,909	1,602,450	2,015,030	8,216	8,216	None.	None.	
Automobile	28,500	1,797,654	1,016,264	18,838	17,940	1,173	None.	
Totals	930,636	82,329,951	95,561,369	453,056	468,864	31,157	None.	

HOME INSURANCE COMPANY.

Fire	368,493	32,550,364	37,705,653	191,375	190,747	33,279	None.	In Canada December 31, 1912.
Automobile	25,572	1,368,690	973,897	2,368	6,213	150	None.	
Tornado	322	82,900	107,300	None.	None.	None.	None.	
Totals	394,387	34,001,954	38,786,850	194,343	196,960	33,429	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	372,557	38,958,876	44,782,024	196,947	195,453	11,280	None.	In Canada December 31, 1912.
Inland Transportation	5,126	1,331,420	165,545	1,159	1,159	None.	None.	
Automobile	73,544	4,288,476	3,048,914	31,062	33,882	2,575	None.	
Totals	451,227	44,578,772	47,996,483	229,168	230,494	13,855	None.	

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire	212,748	21,153,440	25,467,672	110,703	113,957	1,933	None.	In Canada December 31, 1912.
Accident	18,481	4,060,135	1,397,485	5,293	4,611	1,873	None.	
Employers' Liability	43,165	.....	.....	16,678	12,787	7,232	None.	
Sickness	8,991	.....	.....	3,792	3,813	1,066	None.	
Totals	283,385	.....	.....	136,466	135,168	12,104	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	416,875	46,239,327	42,692,919	304,449	261,644	50,511	None.	In Canada December 31, 1912.
Tornado	2,229	407,477	386,144	None.	None.	None.	None.	
Totals	419,104	46,646,804	43,079,063	304,449	261,644	50,511	None.	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire	156,598	15,556,096	13,060,892	92,581	95,778	3,472	None.	In Canada December 31, 1912.
Tornado	1,566	373,225	354,225	80	80	None.	None.	
Totals	158,164	15,929,321	13,415,117	92,661	95,858	3,472	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

Fire	10,476	2,201,667	1,913,167	5,344	2,858	2,486	None.	In Canada December 31, 1912.
Tornado	666	192,510	178,810	None.	None.	None.	None.	
Totals	11,142	2,394,177	2,091,977	5,344	2,858	2,486	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	770,887	66,029,815	83,113,819	420,121	408,652	38,681	None.	In Canada December 31, 1913
Accident	127	89,500	89,500	None.	None.	None.	None.	
Employers' Liability	None.	20,000	20,000	None.	None.	None.	None.	
Sickness	94	.....	.....	None.	None.	None.	None.	
Plate Glass	34	.....	.....	31	None.	31	None.	
Totals	771,142	.....	.....	420,152	408,652	38,712	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Concluded.*

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
Fire	577,985	51,369,612	71,155,570	281,012	315,079	24,330	10,000	In Canada December 31, 1912.
Inland Transportation	70	489,675	None.	None.	None.	None.	None.	
Automobile	36,365	1,749,424	1,473,925	3,813	2,313	1,500	None.	
Totals	614,420	53,608,711	72,629,495	284,825	317,392	25,830	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire	322,085	33,692,274	29,638,131	127,897	146,305	1,093	None.	In Canada December 31, 1912.
Accident	3,445	1,138,000	1,043,500	315	315	None.	None.	
Employers' Liability	4,551	420,000	370,000	396	296	100	None.	
Sickness	3,051	.....	.....	605	180	425	None.	
Totals	333,132	.....	.....	129,213	147,096	1,618	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	349,315	33,408,745	44,434,771	135,758	131,473	14,115	None.	In Canada December 31, 1912.
Tornado	116	22,600	22,600	None.	None.	None.	None.	
Totals	349,431	33,431,345	44,457,371	135,758	131,473	14,115	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	278,248	29,429,199	27,609,163	123,375	116,147	28,731	None.	In Canada December 31, 1912.
Tornado	6,097	1,223,300	1,187,140	None.	None.	None.	None.	
Sprinkler Leakage	346	29,500	29,500	None.	None.	None.	None.	
Totals	284,691	30,681,999	28,825,803	123,375	116,147	28,731	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	189,652	15,910,403	16,525,857	97,832	106,041	7,441	None.	In Canada December 31, 1912.
Inland Transportation	1,094	142,957	40,110	1,246	170	168	None.	
Tornado	925	231,800	240,800	945	None.	20	None.	
Automobile	20,783	1,280,210	869,722	19,803	3,129	369	None.	
Totals	212,454	17,565,370	17,676,489	119,826	109,340	7,998	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	273,327	28,019,153	33,380,203	119,321	134,975	9,076	8,019	In Canada December 31, 1912.
Live Stock	51,223	1,507,157	480,784	39,074	34,771	8,751	3,000	
Accident	2,616	704,950	607,700	482	482	None.	None.	
Employers' Liability	4,718	510,000	492,447	729	729	None.	None.	
Sickness	933	.....	.....	405	405	None.	None.	
Plate Glass	1,471	.....	.....	311	311	None.	None.	
Automobile	2,637	630,000	390,000	185	185	None.	None.	
Totals	336,925	.....	.....	160,507	171,858	17,827	11,019	

Fire Insurance Done in Canada in 1912.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
Canadian Companies	$ cts	$ cts			$ cts	$ cts		
Acadia Fire	15,396,994	219,430 82	1·43	1·45	87,678 48	110,672 68	79·22	62·70
Anglo-American	21,610,961	314,331 55	1·45	1·44	121,044 09	180,441 44	67·08	73·36
British America	54,603,360	667,118 11	1·22	1·32	221,617 11	421,097 27	52·63	42·77
British Colonial	1,700,443	21,536 87	1·27	.....	910 75	12,614 69	7·22	.....
British Northwestern	3,380,004	54,164 21	1·60	....	4,930 52	29,438 60	16·75	.....
Canada National	13,409,859	210,293 69	1·57	1·63	26,496 52	121,142 14	21·87	1·47
Canadian Fire	28,664,461	478,452 08	1·67	1·73	91,814 32	301,017 42	30·50	32·77
Central Canada Manufacturers	9,210,248	107,399 28	1·17	1·26	42,782 67	50,221 62	85·19	70·83
Dominion Fire	28,034,783	402,476 65	1·44	1·38	146,347 87	255,742 34	57·22	55·91
Equity Fire	20,317,108	279,778 00	1·38	1·37	117,848 24	175,829 75	67·02	48·23
Factories Insurance	42,331,420	606,778 80	1·43	1·64	145,697 80	151,976 08	95·87	43·21
Hudson Bay	17,022,660	270,336 44	1·59	1·71	71,720 84	145,578 59	49·27	44·68
*Liverpool-Manitoba	42,378,676	579,377 04	1·37	.....	233,182 30	358,896 00	64·97	.....
London Mutual	69,662,966	692,063 05	·99	1·08	221,184 83	423,151 49	52·28	62·15
Mercantile Fire	20,678,078	268,962 24	1·30	1·37	91,329 01	213,507 55	42·78	54·36
Montreal Canada Fire	16,465,191	236,608 26	1·44	1·45	91,616 68	136,534 92	67·10	74·90
Mount Royal	24,305,449	323,733 60	1·33	.....	93,464 23	201,550 44	46·37	.....
North Empire Fire	8,732,239	171,496 96	1·96	2·22	26,702 83	81,485 46	32·77	46·25
North West Fire	8,730,820	126,842 46	1·45	.....	45,870 59	84,150 20	54·51	.....
Nova Scotia Fire	24,753,906	404,125 33	1·63	1·59	84,670 36	168,650 59	50·20	41·43
Occidental Fire	8,359,205	189,973 50	2·27	2·19	59,258 66	152,163 80	38·94	31·83
Ontario Fire	19,021,037	269,061 14	1·41	1·61	111,761 98	179,615 85	62·22	92·76
Ottawa Assurance	1,800,317	24,832 63	1·38	....	739 01	−3,513 23	.....	.....
Pacific Coast	11,923,843	175,190 59	1·47	1·57	29,891 99	99,441 36	30·06	36·93
Quebec Fire	21,752,109	249,689 79	1·15	1·16	94,189 81	216,762 04	43·45	46·33
Rimouski Fire	32,783,630	504,630 04	1·54	1·57	178,002 98	310,998 37	57·24	68·73
Sovereign Fire	15,626 412	209,723 19	1·34	1·42	51,791 86	109,347 31	47·36	54·48
Western	70,926,247	824,009 73	1·16	1·36	192,429 12	374,895 06	51·33	49·50
Totals	653,582,426	8,882,416 05	1·36	1·41	2,684,975 45	5,063,409 23	52·53	53·03
British Companies.								
Alliance	23,510,911	235,788 24	1·00	1·03	102,044 98	206,684 36	49·37	53·46
Atlas	44,353 141	580,486 10	1·31	1·36	294,396 06	497,115 62	59·22	67·83
Caledonian	41,542,305	501,815 91	1·21	1·20	214,632 11	431,217 36	49·77	57·65
Commercial Union	73,893,530	952,226 41	1·29	1·39	414,032 85	792,177 10	52·27	56·50
Employers' Liability	18,931,862	214,958 89	1·14	1·18	60,428 32	174,606 22	34·61	21·38
General Accident Fire and Life	24,689,106	313,412 57	1·27	1·37	132,882 39	264,818 12	50·18	72·22
Guardian	68,149,725	954,167 72	1·40	1·44	522,783 12	827,129 78	63·20	63·36
Law Union and Rock	21,153,440	252,115 27	1·19	1·27	113,956 75	212,748 46	53·56	56·95
Liverpool and London and Globe	137,163,661	1,716,258 58	1·25	1·28	730,920 88	1,297,206 69	56·35	57·68
London and Lancashire Fire	59,342,982	728,601 05	1·23	1·27	257,397 08	614,269 06	41·90	69·94
London Assurance	25,205,794	314,988 07	1·25	1·24	107,348 35	252,008 12	42·60	38·57
North British and Mercantile	93,203,517	1,105,458 94	1·19	1·24	459,220 09	940,874 59	48·81	60·58
Northern	53,383,260	722,793 10	1·35	1·36	309,374 77	636,979 55	48·57	46·22
Norwich Union Fire	66,029,815	878,467,44	1·33	1·36	408,652 46	770,886 56	53·01	50·04
Palatine Insurance Co.	9,015,516	113,114 76	1·25	.....	3,705 87	73,593 75	5·04	.....
Phoenix of London	87,315,146	1,207,815 29	1·38	1·65	546,347 51	996,925 12	54·80	50·43
Provincial	4,906,584	33,987,41	·69	·69	2,945 23	29,381 88	10·02	9·19
Royal	120,324,763	1,458,790 31	1·21	1·27	777,085 30	1,267,798 20	61·29	50·26
Royal Exchange	33,692,274	395,400 34	1·17	1·31	146,304 99	322,085 13	45·42	31·10
Scottish Union and National	33,408,745	382,771 59	1·15	1·16	131,472 80	349,314 72	37·64	51·60
Sun Insurance Office	37,964,297	498,832 82	1·31	1·34	233,252 60	422,328 39	55·23	60·48
Union Assurance Society	43,196,791	554,705 19	1·28	.....	214,905 45	438,648 95	48·99	.....
Yorkshire	23,019,153	334,510 16	1·19	1·26	134,974 59	273,327 01	49·38	53·23
Totals	1,148,396,318	14,451,466 16	1·26	1·33	6,319,064 30	12,092,124 74	52·26	55·17

*Including the business of The Manitoba Assurance Company

FIRE INSURANCE Done in Canada in 1912—*Concluded.*

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
American and Other Companies.	$	$			$	$		
Ætna Insurance Co...	24,335,689	338,924 57	1·39	1·41	118,492 28	299,480 04	39·57	52·24
American Central.....	4,817,658	84,683 71	1·76	.....	12,066 49	65,715 05	18·36	.....
American InsuranceCo	1,094,550	19,118 34	1·75	.....	None	8,614 61	.....	.....
American Lloyds.....	3,604,015	16,752 47	·47	·55	1,314 45	13,428 30	9·79	4·36
California InsuranceCo	878,049	17,946 72	2·04	.....	791 22	10,701 30	7·39	.....
Connecticut Fire.....	11,192,835	158,580 43	1·42	1·41	52,523 79	108,906 16	48·23	68·23
Continental.....	33,846,579	339,056 10	1·00	1·08	214,388 39	288,915 30	74·20	27·91
Fidelity-Phenix.....	33,465,583	437,502 43	1·31	1·35	251,083 67	397,448 50	63·17	48·26
Fireman's Fund.....	2,759,581	44,776 03	1·62	.....	21,165 10	34,737 46	60·93	.....
Firemen's Insurance Co.....	4,245,754	64,909 85	1·53	.....	4,362 16	44,605 55	9·78	.....
Compagnie d'Assurances Générales.....	3,537,946	45,511 55	1·29	.....	None.	11,953 35	.....	.....
German American....	39,018,888	488,582 89	1·25	1·30	228,010 70	413,312 93	55·17	39·41
Germania Fire.....	3,273,600	48,813 50	1·49	.....	11,679 13	34,574 18	33·78	.....
Hartford Fire.....	78,112,795	996,943 60	1·28	1·31	442,707 59	887,485 37	49·88	36·87
Home Insurance Co...	32,550,364	407,066 71	1·25	1·33	190,747 42	368,493 24	51·76	55·70
Insurance Co. of North America.....	38,958 876	472,340 94	1·21	1·22	195,453 37	372,557 45	52·46	53·96
Insurance Co. of the State of Pa.....	11,656,770	196,817 18	1·69	.....	58,459 99	161,199 99	36·27	.....
Lumber Insurance.....	8,355,594	145,329 69	1·74	1·71	99,624 95	147,658 65	67·47	63·67
National Fire.....	46,239,327	537,088 28	1·16	1·43	261,644 29	416,875 04	62·76	45·08
National Union Fire..	15,556,096	209,608 82	1·35	1·46	95,777 87	156,598 48	61·16	27·44
Niagara Fire.....	6,268,199	105,048 40	1·68	....	34,381 22	76,820 89	44·76	.....
Northwestern Nat'nal	2,201,667	30,738 11	1·40	....	2,858 11	10,475 73	27·28	.....
Phœnix, of Hartford..	37,089,105	450,214 85	1·21	1·25	154,859 61	351,926 00	44·00	59·34
Providence Washington.....	12,975 305	165,903 22	1·28	....	25,208 94	119,500 11	21·10	.....
Queen, of America....	51,369,612	673,101 13	1·31	1·38	315,078 70	577,985 30	54·51	55·97
Springfield Fire and Marine.....	29,429,199	340,845 16	1·16	1·37	116,146 93	278,247 88	41·74	43·01
St. Paul Fire and Marine.....	15,910,403	227,721 24	1·43	1·56	106,040 97	189,652 24	55·91	55·76
L'Union, Paris, France	13,755,232	158,367 24	1·15	1·13	41,329 20	134,878 58	30·64	37·87
Westchester Fire.....	5,783,717	83,691 60	1·45	....	12,560 61	56,239 07	22·33	.....
Totals.....	572,282,988	7,305,984 76	1·28	1·33	3,068,757 15	6,038,986 75	50·82	48·16
Grand Totals.....	2,374,261,732	30,639,866 97	1·29	1·35	12,019,407 61	23,141,133 43	51·94	53·16

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and Other Insurance.

CANADIAN COMPANIES—ASSETS—1912.

Companies.	Real Estate	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Agents' Balances and Premiums Out-standing.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Other Assets	Total Assets	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	25,000 00	128,105 00	525,907 20	15,573 54	27,356 88	10 00	34,368 12	773,214 74	Fire.
Anglo-American	None.	900 00	123,962 17	118,957 50	31,605 75	28,586 87	658 53	26,777 50	331,448 32	"
British America	182,484 58	4,200 00	1,354,025 33	136,536 00	264,618 51	102,948 95	22,644 42	15,038 11	2,082,495 90	"
British Colonial	None.	None.	58,153 13	None.	2,718 38	34,494 39	3,052 03	3,969 92	102,387 85	"
British Northwestern	None.	41,683 33	60,000 00	51,000 00	4,137 00	32,168 17	3,734 60	2,400 00	195,123 10	"
Canada National	None.	856,332 45	55,000 00	73,022 23	16,021 73	73,963 98	20,316 23	10,072 53	1,104,759 15	"
Canadian Fire	None.	561,938 26	345,000 00	None.	45,264 22	118,695 78	1,072 53	8,746 07	1,080,716 86	"
Central Canada Manufacturers	None.	None.	56,160 00	None.	None.	9,131 99	450 00	14,203 46	* 79,945 45	"
Dominion Fire	None.	None.	136,169 00	4,872 80	20,057 19	20,862 53	2,380 34	48,413 29	232,755 15	"
Equity Fire	None.	233 59	87,342 28	2,062 50	29,218 46	35,592 11	512 50	77,054 65	† 232,016 09	"
Factories Insurance	None.	None.	57,918 70	None.	(a)209,725 33	74,430 88	194 00	55,529 92	397,798 83	"
Hudson Bay	92,694 80	94,540 00	62,909 65	2,000 00	37,712 23	96,483 93	3,269 79	14,119 83	403,730 23	Fire and Hail.
§Liverpool-Manitoba	None.	None.	613,761 00	None.	33,053 36	32,772 20	4,026 87	11,128 93	694,742 36	Fire.
London Mutual	93,758 33	54,081 60	283,286 41	40,731 92	31,830 15	86,461 50	4,075 94	95,883 44	‡ 690,109 29	"
Mercantile	None.	None.	330,341 31	None.	28,101 09	66,341 81	709 42	22,565 82	448,059 45	"
Montreal-Canada Fire	None.	12,000 00	116,565 85	15,000 00	29,033 30	20,077 58	917 08	24,126 12	217,719 93	"
Mount Royal	None.	None.	119,850 46	380,368 50	37,279 33	37,277 15	3,339 54	88,658 47	666,773 45	Fire and Plate glass.
North Empire Fire	None.	108,176 90	65,566 23	54,090 00	26,118 99	18,862 19	4,850 32	3,677 00	281,341 63	Fire.
North West Fire	None.	76,350 00	57,215 94	None.	11,978 00	80,410 20	2,514 84	None.	228,468 98	"
Nova Scotia Fire	25,000 00	None.	99,780 99	119,054 44	53,955 66	96,800 90	780 50	25,000 00	420,372 49	"
Occidental Fire	5,859 84	120,080 05	60,050 00	None.	48,518 13	72,694 02	7,392 55	8,809 69	323,404 28	"
Ontario Fire	None.	27,985 00	69,663 80	6,250 00	18,017 56	13,384 42	2,734 46	50,220 93	188,256 17	"
Ottawa Assurance	None.	None.	58,451 20	None.	6,370 76	15,876 03	1,818 33	47,015 75	129,532 07	"
Pacific Coast	75,388 97	175,809 62	404,531 34	33,862 83	9,660 50	77,455 10	14,367 58	15,024 71	806,103 65	"
Quebec Fire	81,437 34	None.	231,057 18	144,883 51	27,773 43	102,722 11	4,261 37	None.	592,134 94	"
Rimouski	25,000 00	None.	95,400 93	None.	31,482 93	133,427 62	1,039 42	60,042 18	346,393 08	"
Sovereign Fire	None.	None.	544,637 80	None.	30,061 24	27,620 71	5,904 60	52,265 51	660,489 86	"
Western	141,102 83	None.	1,644,843 91	586,263 30	571,103 26	198,619 63	22,653 76	95,944 93	3,260,531 65	Fire, Marine and Inland Transportation.
Totals	739,620 69	2,159,310 80	7,319,752 64	2,294,862 73	1,670,990 03	1,735,519 63	139,711 55	911,056 88	16,970,824 95	

*Not including $158,321.26 premium notes which are treated as contingent assets only.
†In addition to the total assets above shown there are Bills Receivable due from the Metropolitan Fire and Independent Fire Insurance Companies amounting to $53,627.84, which are unsecured except by premium notes and unpaid capital of these companies and are not admitted by the Department.
‡Not including $316,745.54 premium notes, which are treated as contingent assets only.
§Including the business of the Manitoba Assurance Company.
(a) Including $122,977.30 unassessed premium notes, the unearned part of which, $99,970.60, is included in reserve in the liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1912.

Companies.	Unsettled. Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including. Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	
Acadia Fire	4,775 40	74,284 18	124,631 51	203,691 09	569,523 65	400,000 00	Fire.
Anglo-American	21,224 36	149,080 60	1,681 74	171,986 70	159,461 62	142,760 00	"
British America	181,551 33	1,188,990 47	36,947 83	1,407,489 63	675,006 27	†1,399,029 79	"
British Colonial	1,150 00	10,224 74	984 23	12,358 97	90,028 88	100,000 00	"
British Northwestern	2,000 00	18,800 00	1,594 75	22,394 75	172,728 35	150,000 00	"
Canada National	2,072 92	80,451 70	17,958 61	100,483 23	1,004,275 92	766,654 92	"
Canadian Fire	19,737 82	214,628 15	34,927 41	269,293 38	811,423 48	‡500,000 00	"
Central Canada Manufacturers	7,392 28	18,667 00	25,156 84	51,216 12	28,729 33	*c* 18,693 35	"
Dominion Fire	7,953 35	163,319 43	15,018 39	186,291 17	46,463 98	207,982 00	"
Equity Fire	21,486 36	128,179 00	10,689 00	160,354 36	71,661 73	156,197 50	"
Factories Insurance	20,508 00	140,282 04	136,044 24	296,834 28	100,964 55	100,000 00	"
Hudson Bay	10,215 27	85,404 26	25,388 54	121,008 07	282,722 16	185,930 00	Fire and Hail.
§Liverpool-Manitoba	12,636 65	212,284 74	9,623 91	234,545 30	460,197 06	100,000 00	Fire.
London Mutual	12,188 37	286,822 40	78,005 29	377,016 06	313,093 23	17,500 00	"
Mercantile Fire	2,856 00	126,886 68	2,600 00	132,342 68	315,716 77	50,000 00	"
Montreal-Canada Fire	15,632 43	109,584 81	1,463 73	126,680 97	91,038 96	77,395 00	"
Mount Royal	5,363 58	149,297 34	38,615 37	193,276 29	473,497 16	250,000 00	Fire and Plate Glass.
North Empire Fire	3,758 31	50,902 50	24,581 05	79,241 86	202,099 77	196,687 85	Fire.

North West Fire	2,685 00	53,270 28	805 64	56,760 92	171,708 06	100,000 00	"
Nova Scotia Fire	12,996 98	145,338 25	107,735 32	266,070 55	154,301 94	100,800 00	"
Occidental Fire	11,878 56	89,153 30	5,700 06	106,731 92	216,672 36	151,933 00	"
Ontario Fire	7,615 45	110,199 89	8,399 54	126,214 88	62,041 29	117,250 00	"
Ottawa Assurance	None.	None.	None.	None.	129,532 07	*a* 125,000 00	Fire.
Pacific Coast	6,069 79	67,892 26	94,324 81	168,286 86	*d* 637,816 79	515,529 99	"
Quebec Fire	3,189 58	122,099 85	4,739 98	130,029 41	462,105 53	125,000 00	"
Rimouski Fire	40,762 64	179,242 76	24,940 17	244,945 57	101,447 51	100,000 00	"
Sovereign Fire	108,928 54	216,063 04	111,682 83	436,674 41	223,815 45	506,638 00	"
Western	290,943 07	1,567,366 25	37,831 48	1,896,140 80	1,364,390 85	*b*2,484,625 65	Fire, Marine and Inland Transportation.
Totals	837,572 04	5,757,002 32	982,072 27	7,576,646 63	9,394,178 32	9,145,607 05	

†In December, 1906, the capital stock of this Company, which was formerly $1,000,000, was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there hadbeen paid in up to the date of the return $1,399,029 79.

‡The capital stock of this Company, which had previously been $500,000, the whole of which was subscribed and $125,00 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

a$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to $100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid up capital to $125,000. The subscribed capital was reduced from $500,000 to $250,000. The Company has retired from business.

*b*In December, 1906, preference stock of this Company to the amount of $500,000 was called in and cancelled,and a new issue of $1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000, fully subscribed..

*c*Deposit capital.

d. Including $50,000 Conflagration Fund.

§Including the business of The Manitoba Assurance Company.

TABLE III.—Showing the Assets in Canada of British, American and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	March 1, 1892	None.	None.	289,883 00
Atlas	March 7, 1887	None.	None.	372,957 60
Caledonian	February, 1883	None.	None.	358,275 59
Commercial Union	September 11, 1863	325,000 00	91,550 00	953,032 35
Employers' Liability	1887	None.	None.	829,202 00
General Accident Fire and Life	July 13, 1908	None.	None.	257,970 31
Guardian	May 1, 1869	393,750 00	None.	692,485 46
Law Union and Rock	April 1, 1899	12,000 00	8,876,241 28	233,094 49
Liverpool and London and Globe	June 4, 1851	450,000 00	1,469,800 00	1,140,164 00
London and Lancashire Fire	April 1, 1880	None.	None.	520,250 95
London Assurance	March, 1862	None.	None.	204,966 00
North British and Mercantile	1862	189,000 00	4,086,366 79	2,298,536 25
Northern	1867	None.	None.	438,117 69
Norwich Union Fire	April 1, 1880	80,000 00	None.	684,321 14
Palatine Insurance Co	March 27, 1912	None.	None.	108,761 67
Phœnix of London	1804	None.	None.	820,423 97
Provincial	December 19, 1910	None.	None.	103,922 80
Royal	1851	525,000 00	586,250 00	1,857,879 46
Royal Exchange	November 3, 1910	75,000 00	24,700 00	256,983 00
Scottish Union and National	February 25, 1882	None.	706,939 20	316,897 32
Sun Insurance Office	June 3, 1892	45,850 00	None.	415,569 65
Union Assurance Society	1890	None.	None.	212,300 00
Yorkshire	January 16, 1907	325,000 00	1,564,400 00	350,721 04
Totals		2,420,600 00	17,406,247 27	13,716,715 74

AMERICAN AND OTHER COMPANIES—

Ætna Insurance Co	1821	None.	None.	254,227 14
American Central	December 17, 1912	None.	None.	86,489 84
American Insurance Co	June 28, 1912	None.	None.	53,168 33
American Lloyds	December 1, 1910	None.	None.	75,755 00
California Insurance Co	November 18, 1912	None.	None.	53,248 00
Connecticut Fire	June 28, 1886	None.	None.	123,350 00
Continental	August 31, 1910	None.	None.	253,000 00
Fidelity-Phenix	April 11, 1910	None.	None.	325,093 00
Fireman's Fund	November 30, 1912	None.	None.	86,750 00
Firemen's Insurance Co	May 22, 1912	None.	None.	51,339 20
Compagnie d'Assurances Générales	July 20, 1912	None.	None.	94,007 09
German American	December 7, 1904	None.	None.	275,230 00
Germania Fire	January 11, 1912	None.	None.	51,000 00
Hartford Fire	November, 1836	None.	None.	559,761 84
Home Insurance Co	January 1, 1902	None.	None.	374,246 00
Insurance Co. of North America	October 16, 1889	None.	None.	324,253 33
Insurance Co. of the State of Penna	March 22, 1912	None.	None.	52,079 32
Lumber Insurance	October 8, 1906	None.	None.	96,300 00
National Fire	August 3, 1908	None.	None.	274,500 00
National Union Fire	August 12, 1911	None.	None.	63,446 66
Niagara Fire	July 19, 1912	None.	None.	60,100 00
Northwestern National	May 22, 1912	None.	None.	52,827 85
Phœnix of Hartford	May 20, 1890	None.	None.	294,280 00
Providence Washington	January 9, 1912	None.	None.	100,580 00
Queen, of America	November 2, 1891	None.	None.	573,710 74
Springfield Fire and Marine	November 5, 1908	None.	None.	240,980 00
St. Paul Fire and Marine	September 14, 1907	None.	None.	183,668 75
L'Union, Paris, France	April 11, 1911	None.	None.	55,295 00
Westchester Fire	May 28, 1912	None.	None.	60,600 00
Totals		None.	None.	5,149,287 09

SESSIONAL PAPER No. 9

Companies doing business of Fire Insurance or of Fire and Other Classes of in Canada.

ASSETS IN CANADA—1912.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in C nada.	Nature of Business.
$ cts	$ cts	$ cts	$ cts	$ cts	$ cts	
None.	18,007 86	8,795 65	None	5,000 00	321,686 51	Fire, Accident, Sickness
None.	46,816 52	34,929 94	1,310 50	5,000 00	461,014 56	Fire. [and Guarantee.
None.	30,493 46	34,456 43	None	8,500 00	431,725 48	"
None.	106,430 24	26,172 68	7,477 54	13,292 35	1,522,955 16	"
None.	182,742 36	14,686 34	None	750 00	1,027,380 70	Fire, Accident, Sickness
None.	29,615 55	37,010 87	4,727 01	5,127 79	334,451 53	Fire. [and Guarantee.
None.	76,490 03	83,509 09	10,851 70	None.	1,257,086 28	"
None.	26,840 36	50,221 02	328,385 25	8,637 48	9,535 419 88	Fire, Accident and Sick-
None.	103,572 47	142,234 23	2,202 91	11,423 47	3,319,397 08	Fire. and Life [ness.
None.	59,997 02	50,124 25	3,026 19	None.	633,398 41	"
None.	34,120 89	11,552 73	None.	5.000 00	255,639 62	" and Life
None.	118,660 54	361,580 31	100,149 09	157,449 11	7,311,742 09	" and Life
None.	47,038 87	43,119 37	None.	14,459 12	542,735 05	"
None.	58,759 71	159,980 64	None.	5,000 00	988,061 49	Fire, Accident, Sickness
None.	19,577 18	11,825 22	None.	1 83	140,165 90	Fire. [and Plate Glass.
None.	31,904 79	29,277 79	13,276 72	15,358 49	910,241 76	"
None.	1,713 98	18,151 61	None.	1,109 00	124,897 39	"
None.	177,711 90	100,732 87	23,906 55	58,673 27	3,330,154 05	" and Life
None.	33,287 26	38,265 02	368 00	8,579 29	437,182 57	Fire,Accident and Sickness and Automobile.
192,500 00	22,264 78	87,596 98	1,763 33	None.	1,327,961 61	Fire and Tornado.
None.	56,395 35	32,789 39	None.	11,212 63	561,817 02	Fire.
None.	38,260 33	97,223 88	None.	7,125 34	354,909 55	"
None.	41,446 83	94,580 73	7,736 70	8,500 00	2,392,385 30	Fire, Accident, Sickness, Live Stock, Plate Glass
192,500 00	1,362,148 28	1,568,817 04	505,181 49	350,199 17	37,522,408 99	

ASSETS IN CANADA—1912.

None.	20,798 30	None.	None.	None.	275,025 44	Fire and Automobile.
None.	10,202 58	None.	1,491 32	None.	98,183 74	Fire and Tornado.
None.	9,107 17	None.	1,119 33	None.	63,394 83	"
None.	4,011 09	None.	1,463 00	None.	81,229 09	Fire and Sprinkler Leakage
None.	3,995 13	None.	1,016 67	None.	58,259 80	Fire.
None.	21,445 48	None.	641 67	None.	145,437 15	"
None.	11,032 65	None.	None.	8,500 00	272,532 65	"
None.	41,102 31	None.	None.	None.	366,195 31	Fire and Tornado.
None.	12,156 51	None.	1,650 00	None.	100,556 51	Fire, Automobile and In-
None.	9,554 15	None.	1,095 46	None.	61,988 81	Fire. [land Transportation
None.	23,418 45	2,349 48	None.	None.	119,775 02	"
None.	46,408 83	22,149 03	5,362 16	None.	349,150 02	"
None.	7,401 69	None.	333 33	None.	58,735 02	"
49,000 00	103,926 69	55,963 72	9,778 35	None.	778,430 60	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado
None.	27,720 67	None.	None.	None.	401,966 67	Fire, Automobile and Tornado.
None.	32,826 75	114,318 39	2,249 88	None.	473,648 35	Fire, Automobile and In-
129,000 00	12,717 28	None.	483 60	None.	194,280 20	Fire. [land Transportation.
None.	9,928 84	301 71	1,872 50	None.	108,403 05	"
None.	76,165 39	None.	2,864 57	None.	353,529 96	Fire and Tornado.
None.	14,681 89	None.	1,379 44	None.	79,507 99	" "
None.	2,886 84	None.	None.	None.	62,986 84	" "
None.	6,657 61	None.	968 67	None.	60,454 13	Fire Tornado and Hail.
109,691 00	51,522 61	15,637 87	3,562 47	4,001 08	478,695 03	Fire.
46,500 00	18,136 50	None.	729 99	None.	165,946 49	"
None.	57,653 23	31,732 42	7,403 99	3,000 00	673,500 38	Fire, Automobile and In-land Transportation.
171,600 00	33,597 44	None.	3,182 87	None.	449,360 31	Fire, Sprinkler Leakage and Tornado.
None.	19,442 25	None.	2,860 67	None.	205,971 67	Fire, Automobile, Inland Transportation, and Tornado
None.	17,320 13	44,685 59	45 00	5,370 31	122,716 03	Fire.
None.	13,197 08	5,415 97	1,200 00	2,227 35	82,640 40	"
505,791 00	719,015 54	292,554 18	52,754 94	23,098 74	6,742,501 49	

TABLE IV.—Showing the Liabilities in Canada of British, American and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1912.

BRITISH COMPANIES—LIABILITIES IN CANADA—1912.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Premiums. (Fire)	Liabilities under Life and other Branches.	Sundry.	Total Liabilities in Canada.	*c* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,244 00	135,675 37	None.	2,800 55	142,719,92	*c* 178,966 59	Fire.
Atlas	5,502 25	306,765 49	.....	4,000 00	316,267 74	*c* 144,746 82	Fire.
Caledonian	18,710 95	267,137 85	.....	4,192 14	290,040 94	*c* 141,684 54	Fire.
Commercial Union	19,190 34	477,141 96	.....	10,950 82	507,283 12	*c* 1,015,672 04	Fire.
Employers' Liability	4,750 00	86,492 62	611,945 52	1,400 00	704,588 14	*c* 322,792 56	Fire, Accident, Sickness and Guarantee.
General Accident Fire and Life	10,804 07	142,579 08	.....	4,249 55	157,632 70	*c* 176,818 83	Fire.
Guardian	24,054 60	470,611 86	.....	7,000 00	501,666 46	*c* 755,419 82	Fire.
Law Union and Rock	1,933 32	134,235 18	31,051 55	2,500 00	169,720 05	*c* 9,365,699 83	Fire, Accident and Sickness.
Liverpool and London and Globe	64,114 11	805,773 90	72,045 00	14,262 13	956,195 14	*c* 2,363,201 91	Fire and Life.
London and Lancashire Fire	20,503 85	378,565 34	.....	9,000 00	408,069 19	*c* 225,329 22	Fire.
London Assurance	12,339 00	161,411 79	13,139 00	5,889 55	192,779 34	*c* 62,860 28	Fire and Life.
North British and Mercantile	34,291 00	573,500 39	399,056 70	26,849 27	1,033,697 36	*c* 6,278,044 73	Fire and Life.
Northern	28,421 75	372,820 86	.....	6,029 70	407,272 31	*c* 135,462 74	Fire.
Norwich Union Fire	38,681 22	448,236 86	752 06	6,491 18	494,161 32	*c* 493,900 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co	1,204 56	42,552 58	.....	2,873 87	46,631 01	*c* 93,534 89	Fire.
Phœnix, of London	46,614 64	611,345 03	.....	7,423 82	665,383 49	*c* 244,858 27	Fire.
Provincial	18 88	13,715 72	.....	8,473 29	22,207 89	*c* 102,689 50	Fire.
Royal	54,124 00	820,907 14	793,466 18	15,682 72	1,684,180 04	*c* 1,645,974 01	Fire and Life.
Royal Exchange	1,092 75	176,694 93	6,822 53	5,458 69	190,068 90	*c* 247,113 67	Fire, Accident, and Sickness
Scottish Union and National	14,115 00	212,723 77	96 25	2,300 00	229,235 02	*c* 1,098,726 59	Fire and Tornado.
Sun Insurance Office	16,868 15	273,086 08	.....	None.	289,954 23	*c* 271,862 79	Fire.
Union Assurance Society	6,407 12	258,921 16	.....	None.	265,328 28	*c* 89,581 27	Fire.
Yorkshire	17,095 00	169,291 96	30,587 54	1,931 74	218,906 24	*c* 2,173,479 06	Fire, Accident, Sickness, Live Stock, Plate Glass and Automobile.
Totals	445,080 56	7,340,186 92	1,958,962 33	149,759 02	9,893,988 83	*c* 27,628,420 16	

Ætna Insurance Co.	10,439 83	175,041 18	17,339 37	3,000 00	205,820 38	*e*	69,205 06	Fire and Automobile.
American Central	479 18	36,302 96	None.	649 12	37,431 26	*e*	60,752 48	Fire.
American Insurance Co.	None.	7,809 18	.....	None.	7,809 18	*e*	55,585 65	Fire.
American Lloyds	None.	7,099 31	8,382 69	965 59	16,447 59	*e*	64,781 50	Fire and Sprinkler Leakage.
California Insurance Co.	None.	7,230 82	.....	349 10	7,579 92	*e*	50 679 88	Fire.
Connecticut Fire	6,971 03	71,654 41	.....	1,295 00	79,920 44	*e*	65,516 71	Fire.
Continental	21,116 98	147,051 69	.....	5,000 00	173,168 67	*e*	99,363 98	Fire.
Fidelity-Phenix	43,349 68	197,463 88	4,901 31	2,516 13	248,231 00	*e*	117,964 31	Fire and Tornado.
Fireman's Fund	550 00	22,041 81	17,422 09	800 00	40,813 90	*e*	59,742 61	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co.	180 88	27,046 27	.....	1,115 05	28,342 20	*e*	33,646 61	Fire.
Compagnie d'Assurances Générales	1,075 42	18,640 27	.....	5,837 24	25,552 93	*e*	94,220 09	Fire.
German American	16,605 00	223,089 12	.....	1,959 48	241,653 60	*e*	107,496 42	Fire.
Germania Fire	4,031 90	21,186 48	.....	1,581 99	26,800 37	*e*	31,934 65	Fire.
Hartford Fire	29,984 34	480,620 53	21,314 53	9,348 68	541,268 08	*e*	237,162 52	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.	33,278 55	198,425 52	10,143 20	None.	241,847 27	*e*	160,119 40	Fire, Automobile and Tornado.
Insurance Co. of North America	11,280 25	212,880 61	32,635 98	2,663 18	259,460 02	*e*	214,188 33	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pennsylvania	19,525 08	70,431 59	.....	1,875 55	91,832 22	*e*	102,447 98	Fire.
Lumber Insurance	2,523 75	48,743 66	.....	1,400 00	52,667 41	*e*	55,735 64	Fire.
National Fire	50,510 89	209,929 30	1,666 90	3,859 48	265,966 57	*e*	87,563 39	Fire and Tornado.
National Union Fire	3,471 50	77,526 03	1,163 17	1,849 35	84,010 05	*d*	4,502 06	Fire and Tornado.
Niagara Fire	9,366 21	48,051 28	None.	3,825 48	61,242 97	*e*	1,743 87	Fire.
Northwestern National	2,486 22	14,491 89	749 23	300 00	18,027 34	*e*	42,426 79	Fire, and Tornado.
Phœnix, of Hartford	8,709 51	210,670 45	.....	10,612 87	229,992 83	*e*	248,702 20	Fire.
Providence Washington	4,577 13	54,608 00	.....	1,348 87	60,534 00	*e*	105,412 49	Fire.
Queen, of America	34,330 00	364,060 42	16,390 50	7,173 74	421,954 66	*e*	251,545 72	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine	28,731 10	137,396 47	4,329 26	2,838 21	173,295 04	*e*	276,065 27	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine	7,440 60	101,004 90	9,771 20	3,500 00	121,716 70	*e*	84,254 97	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France	1,935 68	65,590 98	.....	3,165 67	70,692 33	*e*	52,023 70	Fire.
Westchester Fire	10,028 79	34,101 20	.....	1,114 61	45,244 60	*e*	37,395 80	Fire.
Totals	362,979 50	3,290,190 21	146,209 43	79,944 39	3,879,323 53	*e*	2,863,177 96	

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Com-
Expenditure in Canada of British, American and Other Com-

CANADIAN COMPANIES—INCOME

(INCOME CASH)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry	Total CashIncome	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire	113,953,87	30,493 39	743 46	145,190 72	None.
Anglo-American	180,618 29	11,472 12	None.	192,090 41	31,932 00
British America	1,693,420 68	55,505 75	6,238 23	1,755,164 66	None.
British Colonial	12,614 69	2,382 80	(a) 50,000 00	64,997 49	100,000 00
British Northwestern	29,438 60	6,610 69	(b) 16,159 00	52.208 29	48,375 00
Canada National	121,142 14	53,039 73	(c) 27,249 00	201,430 87	386,610 79
Canadian Fire	308,930 75	43,863 89	None.	352.794 64	None.
Central Canada Manufacturers	50,221 62	1,544 19	None.	51,765 31	† —6,924 73
Dominion Fire	255,742 34	8,147 57	Non .	263,889 91	None.
Equity Fire	175,829 75	9,694 01	None.	185;523 76	51,775 00
Factories Insurance	151,976 08	3,445 48	None.	155,421 56	None.
Hudson Bay	397,320 01	12,099 67	†† 27,694 00	437,113 68	35,310 00
‡Liverpool-Manitoba	358,896 00	26,170 17	None.	385,066 17	None.
London Mutual	426,849 47	17,891 02	5,469 57	450,210 06	None.
Mercantile Fire	213,507 55	13,968 47	70 12	227,546 14	None.
Montreal-Canada Fire	136,798 42	5,902 82	None.	142,701 24	38,697 50
Mount Royal	205,249 54	30,186 11	None.	235,435 65	None.
North Empire Fire	83,184 26	8,548 30	None.	91,732 56	79,524 90
North West Fire	84,727 80	7,160 50	None.	91,888 30	66,040 00
Nova Scotia Fire	170,107 61	9,747 71	1,068 58	180,923 90	None.
Occidental Fire	158,233 23	10,612 49	None.	168,845 72	16,377 61
Ontario Fire	184,383 97	5,124 18	None.	189,508 15	30,475 00
Ottawa Assurance	—3,513 23	3,695 86	None.	182 63	None.
Pacific Coast	110,906 07	65,424 62	** 41,193 94	217,524 63	86,457 33
Quebec Fire	216,762 04	18,517 64	4,969 99	240,249 67	None.
Rimouski Fire	342,144 84	5,160 10	605 59	347,910 53	None.
Sovereign Fire	565,891 18	23,208 53	None.	589,099 71	2,175 30
Western	2,898,897 24	78,711 00	4,529 87	2,982,138 11	None.
Totals	9,644,234 81	568,328 81	185,991 35	10,398,554 97	966,825 70

BRITISH

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income.) (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Alliance	206,684 36	11,023 00	None.	217,707 36	.....
Atlas	497,115 62	14,178 27	None.	511,293 89	.....
Caledonian	431,217 36	15,914 52	None.	447,131,88	.....
Commercial Union	792,177 10	41,707,15	17,265,35	851,149,60	.....
Employers' Liability	174,606 22	None.	None.	174,606 22	926,771 45
General Accident Fire and Life	264,818 12	12,219 58	24 45	277,062 15	.....
Guardian	827,129 78	33,992 64	17,961 14	879,083 56	.....
Law Union and Rock	212,748 46	465,127 50	None.	677,875 96	70,637 22
Liverpool and London and Globe	1,297,206 69	114,454 29	22,953 28	1,434,614 26	.....
London and Lancashire Fire	614,269 06	22,748,46	None.	637,017 52	.....
London Assurance	252,008 12	8,383 32	None.	260,391 44	.....
North British and Mercantile	940,874 59	303,499 00	7,374 07	1,251,747,66	.....
Northern	636,979 55	17,676 46	None.	654,656,01	.....
Norwich Union Fire	770,886 56	27,892 48	4,370 05	803,149 09	255 49
Palatine Insurance Co	73,593 75	2,668 16	None.	76,261 91	.....
Phœnix of London	996,925 12	34,088 41	None.	1,031,013 53	.....
Provincial	29,381 88	187 46	589 06	30,158 40	.....

* Including $7,404.83, share of profits paid to employees. †Deposit capital returned. ‡Including the stock. **Including $39,538.14 received for premium on capital stock. (a) Premium on capital stock.

panies doing Fire, Marine and Other Insurance, and the Cash Income and panies transacting the business of Fire and Other Insurance.

AND EXPENDITURE, 1912.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	*e* Excess of Premiums over Losses paid. — *d* The Reverse	*e* Excess of Income over Expenditure. — *d* The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
90,193 44	51,534 76	24,000 00	165,728 20	*e* 23,760 43	*d* 20,537 48	Fire.
125,487 71	78,663 54	None.	204,151 25	*e* 55,130 58	*d* 12,060 84	"
968,074 51	711,629 35	57,755 75	1,737,459 61	*e* 725,346 17	*e* 17,705 05	"
910 75	71,410 37	None.	72,321 12	*e* 11,703 94	*d* 7,323 63	"
4,930 52	23,893 70	None.	28,824 22	*e* 24,508 08	*e* 23,384 07	"
26,496 52	103,548 89	None.	130,045 41	*e* 94,645 62	*e* 71,385 46	"
94,644 79	*89,444 16	50,000 00	234,088 95	*e* 214,285 96	*e* 118,705 69	"
42,782 67	4,543 97	None.	47,326 64	*e* 7,438 95	*e* 4,439 17	"
146,347 87	96,954 55	None.	243,302 42	*e* 109,394 47	*e* 20,587 49	"
117,848 24	101,951 64	None.	219,799 88	*e* 57,981 51	*d* 34,276 12	"
145,697 80	46,789 13	None.	192,486 93	*e* 6,278 28	*d* 37,065 37	"
199,235 57	171,650 99	12,148 07	383,034 63	*e* 198,084 44	*e* 54,079 05	Fire and Hail.
233.182 30	122,843 77	None.	356,026 07	*e* 125,713 70	*e* 29,040 10	Fire.
238,678 44	176,231 60	None.	414,910 04	*e* 188,171 03	*e* 35,300 02	"
91,329 01	68,946 54	27,500 00	187,775 55	*e* 122,178 54	*e* 39,770 59	"
99,841 20	69,729 90	None.	169,571 10	*e* 36,957 22	*d* 26,869 86	"
95,259 29	75,182 65	20,000 00	190,441 94	*e* 109,990 25	*e* 44,993 71	Fire and Plate Glass.
26,702 83	26,679 31	26,591 30	79,973 44	*e* 56,481 43	*e* 11,759 12	Fire.
45,876 88	38,090 28	16,040 00	100,007 16	*e* 38,850 92	*d* 8,118 86	"
84,677 36	69,260 67	6,048 00	159,986 03	*e* 85,430 25	*e* 20,937 87	"
62,704 60	73,156 20	13,893 69	149,754 49	*e* 95,528 63	*e* 19,091 23	"
118,974 71	85,011 26	None.	203,985 97	*e* 65,409 26	*d* 14,477 82	"
739 01	3,297 68	None.	4,036 69	*d* 4,252 24	*d* 3,854 06	"
54,908 76	52,481 21	51,059 98	158,449 95	*e* 55,997 31	*e* 59,074 68	"
94,189 81	70,993 65	37,500 00	202,683 46	*e* 122,572 23	*e* 37,566 21	"
224,787 04	127,358 74	None.	352,145 78	*e* 117,357 80	*d* 4,235 25	"
386,606 34	258,241 10	None.	644,847 44	*e* 179.284 84	*d* 55,747 73	"
1,730,905 40	1,038,145 08	105,000 00	2,874,050 48	*e* 1,167,991 84	*e* 108,087 63	Fire, Marine and Inland Transportation.
5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	*e* 4,092,221 44	*e* 470,496 02	

COMPANIES.

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	*e* Excess of Premiums over Losses paid. (Fire.) *d* The Reverse	*e* Excess of Income over Expenditure. (Fire.) *d* The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
102,044 98	69,637 40	171,682 38	.....	*e* 104,639 38	*e* 46,024 98	Fire.
294,396 06	158,265 05	452,661 11	.....	*e* 202,719 56	*e* 58,632 78	"
214,632 11	132,040 04	346,672 15	.....	*e* 216,585 25	*e* 100,459 73	"
414,032 85	248,086 40	662,119 25	.....	*e* 378,144 25	*e* 189,030 35	"
60,428 32	56,853 31	117,281 63	802,825 47	*e* 114,177 90	*e* 57,324 59	Fire, Accident, Sickness and Guarantee.
132,882 39	84,032 47	216,914 86	.....	*e* 131,935 73	*e* 60,147 29	Fire.
522,783 12	243,441 85	766,224 97	.....	*e* 304,346 66	*e* 112,858 59	"
113,956 75	67,623 95	181,580 70	49,630 65	*e* 98,791 71	*e* 496,295 26	Fire, Acc't & Sickness.
730,920 88	389,224 52	1,120,145 40	.....	*e* 566,285 81	*e* 314,468 86	Fire.
257,397 08	194,645 26	452,042 34	.....	*e* 356,871 98	*e* 184,975 18	"
107,348 35	88,753 23	196,101 58	.....	*e* 144,659 77	*e* 64,289 86	"
459,220 09	280,668 43	739,888 52	.....	*e* 481,654 50	*e* 511,859 14	"
309,374 77	189,765 91	499,140 68	.....	*e* 327,604 78	*e* 155,515 33	"
408,652 21	243,704 24	652,356 45	3,939 78	*e* 362,234 35	*e* 150,792 64	Fire, Accident, Sickness and Plate Glass.
3,705 87	31,807 21	35,513 08	.....	*e* 69,887 88	*e* 40,748 83	Fire.
546,347 52	303,651 43	849,998 95	.....	*e* 450,577 61	*e* 181,014 58	"
2,945 23	6,369 90	9,315 13	.....	*e* 26,436 65	*e* 20,843 27	"

business of The Manitoba Assurance Company. ††Including $23,990 received for premium on capital
(*b*) Premium on capital stock. (*c*) Including $27,214 for premium on capital stock.

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies, Expenditure in Canada of British, American and Other Companies

BRITISH COM

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Royal	1,267,798 20	74,691 82	21,830 73	1,364,320 75	.....
Royal Exchange	322,085 13	13,332 93	5,407 34	340,825 40	11,047 50
Scottish Union and National	349,314 72	195,976 48	None.	545,291 20	115 50
Sun Insurance Office	422,328 39	718 73	2,781 12	425,828 24	.....
Union Assurance Society	438,648 95	921 20	None.	439,570 15	.....
Yorkshire	273,327 01	72,270 13	21,606 31	367,203 45	63,598 11
Totals	12,092,124 74	1,483,671 99	122,162 90	13,697,959 63	1,072,425 27

AMERICAN AND

Ætna Insurance Co	299,480 04	10,261 70	None.	309,741 74	40,894 66
American Central	65,715 05	40 00	None.	66,115 05	.....
American Insurance Co	8,614 61	1,119 30	None.	9,733 91	.....
American Lloyds	13,428 30	1,521 52	None.	14,949 82	14,414 89
California Insurance Co	10,701 30	None.	None.	10,701 30	.....
Connecticut	108,906 16	4,375 00	None.	113,281 16	.....
Continental	288,915 30	5,120 00	None.	294,035 30	.....
Fidelity-Phenix	397,448 50	11,417 96	None.	408,866 46	6,895 02
Fireman's Fund	34,737 46	None.	None.	34,737 46	30,208 14
Firemen's Insurance Co	44,605 55	None.	None.	44,605 55	.....
Compagnie d'Assurances Générales	11,953 35	None.	None.	11,953 35	.....
German American	413,312 93	10,875 74	3,630 00	427,818 67	.....
Germania Fire	34,574 18	None.	None.	34,574 18	.....
Hartford Fire	887,485 37	26,638 96	None.	914,124 33	44,390 70
Home Insurance Co	368,493 24	16,303 32	None.	384,796 56	25,893 38
Insurance Co. of North America	372,557 45	12,907 08	None.	385,464 53	78,669 99
Insurance Co. of the State of Pennsylvania	161,199 99	1,545 76	420 00	163,165 75	.....
Lumber Insurance	147,658 65	3,745 00	None.	151,403 65	.....
National Fire	416,875 04	12,587 23	None.	429,462 27	2,229 10
National Union Fire	156,598 48	2,223 32	None.	158,821 80	2,065 77
Niagara Fire	76,820 89	1,400 00	None.	78,220 89	.....
Northwestern National	10,475 73	1,090 13	None.	11,565 86	666 46
Phœnix, of Hartford	351,926 00	18,532 00	None.	370,458 00	.....
Providence Washington	119,500 11	4,505 00	None.	123,805 11	.....
Queen, of America	577,985 30	22,947 38	None.	600,932 68	36,435 17
Springfield Fire and Marine	278,247 88	15,053 75	None.	293,301 63	21,497 20
St. Paul Fire and Marine	189,652 24	7,215 00	None.	196,867 24	22,801 38
L'Union, Paris, France	134,878 58	None.	363 77	135,242 35	.....
Westchester Fire	56,239 07	None.	4 05	56,243 12	.....
Totals	6,038,986 75	191,585 15	4,417 82	6,234,989 72	326,061 86

panies doing Fire, Marine and Other Insurance, and the Cash Income and transacting the business of Fire and Other Insurance—*Concluded.*

PANIES—*Concluded.*

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	*e* Excess of Premiums over Losses paid. (Fire.) *d* The Reverse	*e* Excess of Income over Expenditure. (Fire.) *d* The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
777,085 30	399,549 96	1,176,635 26	.....	*e* 490,712 90	*e* 187,685 49	"
146,304 99	100,662 47	246,967 46	17,210 60	*e* 175,780 14	*e* 93,857 94	Fire, Accident, Sickness and Automobile
131,472 80	105,521 75	236,994 55	18 13	*e* 217,841 92	*e* 308,296 65	Fire and Tornado.
233,252 60	132,497 15	365,749 75	.....	*e* 189,075 79	*e* 60,078 49	Fire.
214,905 45	153,046 99	367,952 44	.....	*e* 223,743 50	*e* 71,617 71	"
134,974 59	85,062 92	220,037 51	59,197 59	*e* 138,352 42	*e* 147,165 94	Fire, Accident, Sickness, Live Stock, Automob. & Plate Glass
6,319,064 31	3,764,911 84	10,083,976 15	928,882 44	*e* 5,773,060 43	*e* 3,613,983 48	

OTHER COMPANIES.

118,492 28	79,183 99	197,676 27	28,972 97	*e* 180,987 76	*e* 112,065 47	Fire and Automobile.
12,066 49	16,093 71	28,160 20	.....	*e* 53,648 56	*e* 37,954 85	Fire
.....	7,017 19	7,017 19	.....	*e* 8,614 61	*e* 2,716 72	Fire.
1,314 45	3,687 34	5,001 79	19,731 51	*e* 12,113 85	*c* 9,948 03	Fire and Sprinkler Leakage.
791 22	2,192 65	2,983 87	.....	*e* 9,910 08	*e* 7,717 43	Fire.
52,523 79	28,997 45	81,521 24	.....	*e* 56,382 37	*e* 31,759 92	"
214,388 39	69,088 79	283,477 18	.....	*e* 74,526 91	*e* 10,558 12	"
251,083 67	109,876 71	360,960 38	2,012 21	*e* 146,364 83	*e* 47,906 68	Fire and Tornado.
21,165 10	7,022 12	28,187 22	25,509 12	*e* 13,572 36	*e* 6,550 24	Fire, Automobile and Inland Transportation.
4,362 16	19,597 62	23,959 78	.....	*e* 40,243 39	*e* 20,645 77	Fire.
.....	9,603 89	9,603 89	.....	*e* 11,953 35	*e* 2,349 46	"
228,010 70	112,285 26	340,295 96	.....	*e* 185,302 23	*e* 87,522 71	"
11,679 13	12,541 98	24,221 11	.....	*e* 22,895 05	*e* 10,353 07	"
442,707 59	238,253 56	680,961 15	35,889 55	*e* 444,777 78	*e* 233,163 18	Fire, Automobile, Inland Transportation, Sprinkler Leakage, and Tornado.
190,747 42	84,663 22	275,410 64	11,372 94	*e* 177,745 82	*e* 109,385 92	Fire, Automobile and Tornado.
195,453 37	117,144 97	312,598 34	53,486 45	*e* 177,104 08	*e* 72,866 19	Fire, Automobile and Inland Transportation.
58,459 99	40,870 58	99,330 57	.....	*e* 102,740 00	*e* 63,835 18	Fire.
99,624 95	32,963 17	132,588 12	.....	*e* 48,033 70	*e* 18,815 53	"
261,644 29	119,328 50	380,972 79	700 40	*e* 155,230 75	*e* 48,489 48	Fire and Tornado.
95,777 87	47,756 81	143,534 68	420 95	*e* 60,820 61	*e* 15,287 12	" "
34,381 22	6,060 77	40,441 99	.....	*e* 42,439 67	*e* 37,778 90	Fire.
2,858 11	9,143 29	12,001 40	242 47	*e* 7,617 62	*d* 435 54	Fire and Tornado.
154,859 61	104,646 69	259,506 30	.....	*e* 197,066 39	*e* 110,951 70	Fire.
25,208 94	37,661 79	62,870 73	.....	*e* 94,291 17	*e* 60,934 38	"
315,078 70	183,210 35	498,289 05	10,430 69	*e* 262,906 60	*e* 102,643 63	Fire, Automobile and Inland Transportation.
116,146 93	81,471 72	197,618 65	1,610 86	*e* 162,100 95	*e* 95,682 98	Fire, Sprinkler Leakage and Tornado.
106,040 97	38,528 94	144,569 91	7,779 85	*e* 83,611 27	*e* 52,297 33	Fire, Automobile, Inland Transportation and Tornado.
41,329 20	51,788 92	93,118 12	.....	*e* 93,549 38	*e* 42,124 23	Fire.
12,560 61	20,795 36	33,355 97	.....	*e* 43,678 46	*e* 22,887 15	"
3,068,757,15	1,691,477 34	4,760,234 49	162,270 46	*e* 2,970,229 60	*e* 1,474,755 23	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1912; also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums rec'vd.	Rate of Dividend or Bonus to Stockholders per cent of Premiums recivd.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts		$	$ cts.	
Acadia Fire	Fire	79·15	45·22	21·06	114·15	15,703,124	222,726 43	1·42	13,226,135	773,214 74	5·85
Anglo-American	"	69·48	43·55	.....	106·28	22,061,379	319,281 48	1·45	30,080,663	331,448 32	1 10
British America	"	57·17	42·02	34·11	98·99	332,405,937	2,728,482 52	·82	317,137,769	2,082,495 90	·66
British Colonial	"	7·22	56·61	.....	111·27	1,700,443	21,536 87	1·27	1,204,295	102,387 85	8·50
British Northwestern	"	16,75	81·16	.....	55·21	3,380,004	54,164 21	1·60	2,356,180	195,123 10	8·28
Canada National	"	21·87	85·48	.....	64·56	13,409·859	210,293 69	1·57	9,709,450	1,104,759 15	11·38
Canadian Fire	"	30·64	28·95	16·18	66·35	29,574,386	488,477 70	1·65	33,086,452	1,080,716 86	3·27
Central Canada Manufacturers	"	85·19	9·05	.....	91·42	9,210,248	107,399 28	1·17	4,022,510	79,945 45	1·99
Dominion Fire	"	57·22	37·91	.....	92·20	28,034,783	402,476 65	1·44	29,788,193	232,755 15	·78
Equity Fire	"	67·02	57·98	.....	118·48	20,317,108	279,778 00	1·38	27,543,274	229,258 93	·83
Factories Insurance	"	93·87	30·79	.....	123·85	42,331,420	606,778 80	1·43	12,732,417	397,798 83	1·76
Hudson Bay	Fire and Hail	50·14	43·20	3·06	87·63	17,022,660	270,336 44	1·59	12,074,847	403,730 23	3·34
Liverpool-Manitoba	Fire	64·97	34·23	.....	92·46	42,378,676	579,377 01	1·37	36,554,642	694,742 23	1·90
London Mutual	"	55·92	41·29	.....	92·16	74,166,983	727,247 86	·98	72,928,072	690,109 29	·95
Mercantile Fire	"	42·78	32·29	12·88	82·52	20,678,078	268,962 24	1·30	24,769,545	448,059 45	1·81
Montreal-Canada Fire	"	72·98	50·97	.....	118·83	16,771,442	239,322 49	1·43	20,768,985	217,719 93	1·05
Mount Royal	Fire and Plate Glass	46·41	36·63	9·74	80·89	24·305,449	323,733 60	1·33	27,571,068	666,773 45	2·42
North Empire Fire	Fire	32·10	32·06	31·97	87·18	8,874,839	173,217 36	1·95	6,011,235	281,341 63	4·68
North West Fire	"	54·15	44·96	18·93	108·84	8,777,470	127,462 03	1·45	8,624,351	228,471 48	2·65
Nova Scotia Fire	"	49·78	40·72	3·56	88·43	25,119,413	409,011 80	1·63	22,439,840	420,372 49	1·87
Occidental Fire	"	39·63	46·23	8·78	88·69	9,049,870	197,868 51	2·19	10,312,774	323,404 28	3·14
Ontario Fire	"	64·53	46·11	.....	107·64	19,517,320	276,915 06	1·42	23,252,412	188,256 17	·81
Ottawa Assurance	"	.....	.....	.....	.....	1,800,317	24,832 63	1·38	None.	129,532 07	.....
Pacific Coast	"	49·51	47·32	46·04	72·84	18,921,855	190,252 64	1·01	13,283,059	806,103 65	6·07
Quebec Fire	"	43·45	32 75	17·30	84·36	21,752,109	249,689 79	1·15	23,292,149	592,134 94	2·54
Rimouski Fire	"	65,70	37·22	.....	101·22	34,314,021	534,272 03	1·56	30,526,601	346,393 08	1·13
Sovereign Fire	"	68·32	45·63	.....	109·46	70,813,390	928,093 36	1·31	39,999,689	660,489 86	1·65
Western	Fire, Marine and Inland Transportation	59·71	35·81	3·62	96·38	506,951,490	3,853,361 44	·76	392,312,875	3,260,531 65	·83
Totals		57·57	40·52	4·67	95·27	1,440,344,073	14,815,351 95	1·03	1,245,609,485	16,968,070 16	1·36

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	49·37	33·69	83·06	23,510,911	235,788 24	1·00
Atlas	"	59·22	31·84	91·06	44,353,141	580,486 10	1·31
Caledonian	"	49·77	30·62	80·39	41,542,305	501,815 91	1·21
Commercial Union	"	52·27	31·32	83·58	73,893,530	952,226 41	1·29
Employers' Liability	"	34·61	32·56	67·17	18·931,862	214,958 89	1·14
General Accident Fire and Life	"	50·18	31·73	81·91	24,689,106	313,412 57	1·27
Guardian	"	63·20	29·43	92·63	68,149,725	954,167 72	1·49
Law Union and Rock	"	53·56	31·79	85·35	21,153,440	252,115 27	1·19
Liverpool and London and Globe	"	56·35	30·00	86·35	137,163,661	1,716,258 58	1·25
London and Lancashire Fire	"	41·90	31·69	73·59	59,342,982	728,601 05	1·23
London Assurance	"	42·60	35·22	77·82	25,205,794	314,988 07	1·25
North British and Mercantile	"	48·81	29·83	78·64	93,203,517	1,105,458 94	1·19
Northern	"	48·57	29·79	78·36	53,383,260	722,793 10	1·35
Norwich Union Fire	"	53·01	31·61	84·62	66,029,815	878,467 44	1·33
Palatine Insurance Company	"	5·04	43·22	48·26	9,015,516	113,114 76	1·25
Phœnix of London	"	54·80	30·46	85·26	87,315,146	1,207,815 29	1·38
Provincial	"	10·02	21·68	31·70	4,906,584	33,987 41	·69
Royal	"	61·29	31·52	92·81	120,324,763	1,458,790 31	1·21
Royal Exchange	"	45·42	31·25	76·67	33,692,274	395,400 34	1·17
Scottish Union and National	"	37·64	30·20	67·84	33,408,745	382,771 59	1·15
Sun Insurance Office	"	55·23	31·37	86·60	37,964,297	498,832 82	1 31
Union Assurance Society	"	48·99	34·89	83·88	43,196,791	554,705 19	1·28
Yorkshire	"	49·38	31·12	80,50	28,019,153	334,510 16	1·19
Totals		52·26	31·14	83·39	1,148,396,318	14,451,466 16	1·26

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.—Concluded.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
American and Other Companies.					$	$ cts.	
Ætna Insurance Co.	Fire	39·57	26·44	66·01	24,335,689	338,924 57	1·39
American Central	"	18·36	24·49	42·85	4,817,658	84,683 71	1·76
American Insurance Co.	"	.....	81·46	81·46	1,094,550	19,118 34	1·75
American Lloyds	"	9·79	27·46	37·25	3,604,015	16,752 47	·47
California Insurance Co.	"	7·39	20·49	27·88	878,049	17,916 72	2·04
Connecticut Fire	"	48·23	26·63	74·85	11,192,835	158,580 43	1·42
Continental	"	74·20	23·91	98·12	33,846,579	339,056 10	1.00
Fidelity-Phenix	"	63·17	27·65	90·82	33,465,583	437,502 43	1·31
Fireman's Fund	"	60·93	20·21	81·14	2,759,581	44,776 03	1·62
Firemen's Insurance Co.	"	9·78	43·94	53·72	4,245,754	64,909 85	1·53
Compagnie d'Assurances Générales	"	.....	80·35	80·35	3,537,946	45,511 55	1·29
German American	"	55·17	27·17	82·34	39,018,888	488,582 89	1·25
Germania Fire	"	33·78	36·28	70·06	3,273,600	48,813 50	1·49
Hartford Fire	"	49·88	26·85	76·73	78,112,795	996,943 60	1·28
Home Insurance Co.	"	51·76	22·98	74·74	32,550,364	407,066 71	1·25
Insurance Co. of North America	"	52·46	31·44	83·90	38,958,876	472,340 94	1·21
Insurance Co. of the State of Pennsylvania	"	36·27	25·35	61·62	11,656,770	196,817 18	1·69
Lumber Insurance	"	67·47	22·32	89·78	8,355,594	145,329 69	1·74
National Fire	"	62·76	28·62	91·38	46,239,327	537,088 28	1·16
National Union Fire	"	61·16	30·59	91·66	15,556,096	209,608 82	1·35
Niagara Fire	"	44·76	7·88	52·64	6,268,199	105,048 40	1·68
Northwestern National	"	27·28	87·28	114·56	2,201,667	30,738 11	1·40
Phœnix of Hartford	"	44·00	29·74	73·74	37,089,105	450,214 85	1·21
Providence Washington	"	21·10	31·52	52·62	12,975,305	165,903 22	1·28
Queen, of America	"	54·51	31·70	86·21	51,369,612	673,101 13	1·31
Springfield Fire and Marine	"	41·74	29·28	71·02	29,429,199	340,845 16	1·16
St. Paul Fire and Marine	"	55·91	20·32	76·23	15,910,403	227,721 24	1·43
L'Union, Paris, France	"	30·64	38·40	69·01	13,755,232	158,367 24	1·15
Westchester Fire	"	22·33	36·98	59·31	5,783,717	83,691 60	1·45
Totals		50·82	28·01	78·83	572,282,988	7,305,984 76	1·28

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ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	5,758,608
New Brunswick	5,656,373
Quebec	63,983,612
Ontario	83,082,360
Manitoba	11,873,923
Saskatchewan	7,156,543
Alberta	7,903,590
British Columbia	12,502,428
Prince Edward Island	1,000
	197,918,437

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	12,532,097
Other industrial plants and mercantile establishments	108,319,947
Stock and merchandise	51,918,433
Railway property and equipment	23,842,495
Miscellaneous	1,305,465
	197,918,437

Nature of Insurers.	Amount of Insurance.
	$
Lloyd's Association	64,129,595
Reciprocal Underwriters	13,887,644
Mutual Companies	86,347,397
Stock Companies	33,553,801
	197,918,437

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	180,262 66	43,088 80
Canada Accident	None.	None.	372,363 14	None.
Canada Weather	None.	None.	21,597 40	None.
Canadian Casualty and Boiler	None.	None.	120,489 63	None.
Canadian Railway Accident	None.	15,500 00	234,758 08	None.
Dominion-Gresham	None.	None.	187,696 00	None.
Dominion of Canada Guarantee and Accident	None.	None.	530,252 13	None.
General Accident	None.	None.	151,942 93	67,235 25
General Animals	None.	5,031 96	21,619 10	None.
Guarantee Co. of North America	46,900 00	None.	454,603 42	1,035,715 25
Guardian Accident and Guarantee	None.	None.	232,655 59	None.
Imperial Guarantee and Accident	2,573 72	None.	252,606 25	None.
London and Lancashire Guarantee and Acc't.	65,011 50	None.	654,929 98	None.
Protective Association	None.	None.	16,152 00	None.
Sterling Accident and Guarantee	None.	None.	35,796 66	None.
Title and Trust Co	None.	16,744 40	87,861 60	13,762 00
Travellers' Indemnity Co. of Canada	None.	65,200 00	100,747 92	None.
Totals	114,485 22	107,476 36	3,656,334 49	1,159,801 30

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, &c.

—ASSETS, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	25,810 10	3,204 12	8,283 32	2,000 00	267,649 00	Steam Boiler.
None.	41,354 47	2,133 24	47,852 87	750 00	464,453 72	Accident, Sickness, Guarantee and Plate Glass.
None.	5,946 13	151 98	7,665 52	1,087 71	36,448 74	Weather.
None.	13,080 91	2,184 05	8,911 02	2,708 98	147,374 59	Accident, Sickness and Steam Boil.
None.	55,775 67	2,175 38	126,565 92	16,748 39	451,523 44	Accident, Sickness, Automobile.
None.	12,048 27	793 12	27,100 14	83,047 73	310,685 26	Accident, Sickness, Burglary and Guarantee.
None.	28,044 29	10,159 46	66,499 27	4,726 30	639,681 45	Accident, Sickness, Burglary, Guarantee and Plate Glass.
3,243 91	10,492 71	3,670 69	31,733 87	4,124 94	272,444 30	Accident and Sickness.
10 00	10,261 58	546 77	5,636 20	2,567 86	45,673 47	Live Stock.
None.	194,677 87	7,222 17	7,434 17	55,977 96	1,802,530 84	Guarantee.
None.	22,736 78	3,117 50	13,280 23	23 21	271,813 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,659 39	67,101 07	853 32	55,279 60	5,161 10	386,234 45	Accident, Sickness, Guarantee and Plate Glass.
23 54	120,581 98	5,497 92	29,204 12	7,197 68	882,446 72	Accident, Sickness, Guarantee and Plate Glass.
None.	31,036 79	131 66	3,730, 24	843 07	51,893 76	Accident and Sickness.
None.	4,790 16	389 60	4,354 22	607 11	45,937 75	Accident and Sickness.
None.	7,874 15	1,637 26	None.	20,861 15	148,740 56	Title.
None.	15,003 07	2,187 29	None.	None.	183,138 28	Sickness, Automobile, and Steam Boiler.
5,936 84	666,616 00	46,055 53	443,530 71	208,433 19	6,408,669 64	

TABLE showing the Total Liabilities of Canadian Companies doing business Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	10,000 00	93,814 43	325 25	104,139 68
Canada Accident	57,963 54	92,262 00	3,158 78	153,384 32
Canada Weather	None.	5,623 13	50 10	5,673 23
Canadian Casualty and Boiler	6,661 55	61,866 98	1,337 89	69,866 42
Canadian Railway Accident	98,337 71	198,995 28	6,939 00	304,271 99
Dominion-Gresham	6,061 08	35,639 70	22,856 34	64,557 12
Dominion of Canada Guarantee and Accident	43,238 10	148,841 09	6,320 02	198,399 21
General Accident	40,056 20	85,283 12	7,003 09	132,342 41
General Animals	1,754 75	20,273 67	537 03	22,565 45
Guarantee Co. of North America	31,321 00	80,095 64	83,131 14	194,547 78
Guardian Accident and Guarantee	5,962 57	20,436 87	1,463 58	27,863 02
Imperial Guarantee and Accident	21,283 67	112,798 85	2,150 00	136,232 52
London and Lancashire Guarantee and Acc't.	26,674 00	84,418 66	8,629 23	119,721 89
Protective Association	9,131 85	22,896 00	1,128 85	33,156 70
Sterling Accident and Guarantee	10,500 00	10,303 68	4,884 63	25,688 31
Title and Trust Co	None.	None.	3,375 77	3,375 77
Travellers' Indemnity Co of Canada	5,511 91	13,997 38	586 88	20,096 17
Totals	374,457 93	1,087,546 48	153,877 58	1,615,881 99

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

LIABILITIES—1912.

Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
$ c.	$ c.	
163,509 32	100,100 00	Steam Boiler.
311,069 40	43,320 00	Accident. Sickness, Guarantee and Plate Glass.
30,775 51	64,260 00	Weather.
77,508 17	50,000 00	Accident, Sickness and Steam Boiler.
147,251 45	62,500 00	Accident, Sickness, and Automobile.
246,128 14	200,000 00	Accident, Sickness, Burglary and Guarantee.
441,282 24	152,770 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
140,101 89	50,000 00	Accident, Automobile and Sickness.
23,108 02	46,960 00	Live Stock
1,607,983 06	304,600 00	Guarantee.
243,950 29	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
250,001 93	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
762,724 83	400,000 00	Accident, Sickness, Guarantee and Plate Glass.
18,737 06	20,000 00	Accident and Sickness.
20,249 44	50,830 00	Accident and Sickness.
145,364 79	112,550 00	Title.
163,042 11	100,000 00	Sickness, Automobile and Steam Boiler.
4,792,787 65	2,207,890 00	

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam

FOREIGN COMPANIES—ASSETS,

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	None.	None.	26,000 00	None.
American Surety Co	None.	None.	104,300 00	16,250 00
British and Foreign Marine	None.	None.	117,000 00	None.
Fidelity and Casualty Co	None.	None.	143,695 66	None.
Hartford Steam Boiler	None.	None.	45,000 00	None.
International Casualty	None.	None.	20,496 25	None.
International Fidelity	None.	None.	5,000 00	None.
Lloyds Plate Glass	None.	None.	110,729 00	None.
London Guarantee and Accident	None.	None.	276,318 29	None.
Marine Insurance Co	None.	None.	96,171 42	None.
Maryland Casualty	None.	None.	281,074 19	None.
National Provincial Plate Glass	None.	None.	9,140 21	None.
National Surety Co	None.	None.	51,840 00	None.
New-York Plate Glass	None.	None.	32,900 00	None.
Ocean Accident and Guarantee	None.	None.	408,539 70	None.
Ocean Marine	None.	None.	116,916 80	None.
Railway Passengers	None.	None.	96,080 16	None.
Travelers' Indemnity Co., Hartford	None.	None.	105,120 00	None.
United States Fidelity and Guaranty	None.	None.	226,405 00	2,500 00
Totals	None.	None.	2,272,726 68	18,750 00

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	2,077 48	None.	None.	None.	28,077 48	Inland Transportation.
None.	21,583 97	2,300 00	3,861 57	237 50	148,533 04	Guarantee.
None.	367 47	780 00	None.	None.	118,147 47	Inland Transportation and Sprinkler Leakage.
None.	None.	2,255 72	34,753 75	None.	180,705 13	Accident. Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	45,675 00	Steam Boiler.
704 87	505 48	None.	1,730 60	None.	23,437 20	Accident, Sickness and Automobile.
None.	None.	None.	None.	None.	5,000 00	Guarantee.
None.	None.	772 40	13,481 38	100 00	125,082 78	Plate Glass.
None.	36,374 94	None.	70,663 11	2,000 00	385,356 34	Accident, Sickness, Burglary and Guarantee.
None.	None.	None.	None.	None.	96,171 42	Automobile and Inland Transportation.
None.	12,855 19	1,492 82	42,472 52	None.	337,894 72	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,232 98	None.	None.	None.	None.	10,373 19	Plate Glass.
None.	10,410 64	466 22	None.	None.	62,716 80	Guarantee.
None.	None.	566 50	2,913 20	None.	36,379 70	Plate Glass.
None.	150,969 54	None.	105,058 41	1,756 66	666,324 31	Accident, Sickness, Guarantee and Plate Glass.
None	None.	None.	None.	None.	116,916 80	Inland Transportation.
None.	2,477 32	None.	23,205 72	1,717 29	123,480 49	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	2,190 00	7,975 77	None.	115,285 77	Accident, Sickness, Steam Boiler and Automobile.
None.	115,89	2,749 17	16,580 57	None.	248,350 63	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,93785 23	7,737 92	14,247 83	322,696 60	5,811 45	2,873,908 33	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA 1912.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total. Liability.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
American and Foreign Marine	2,603 20	None.	None.	2,603 20	25,474 28	Inland Transportation.
American Surety Co.	30,969,06	15,751 63	188 10	46,908 79	101,624 25	Guarantee.
British and Foreign Marine	None.	442,34	None.	442 34	117,705 13	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.	18,418 52	96,528 46	1,978 90	116,925 88	63,779 25	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
Hartford Steam Boiler	75,000 00	None.	None.	75,000 00	−29,325 00	[Steam Boiler.
International Casualty	2,651 94	6,346 48	168 33	9,166 85	14,270 35	Accident, Sickness and Automobile.
International Fidelity	None.	2,299 00	64 44	2,363 44	2,636 56	Guarantee.
Lloyds Plate Glass	5,489 86	70,076 97	6,187 96	81,754 79	43,327 99	Plate Glass.
London Guarantee and Accident	65,099 39	177,873 18	4,200 00	247,172 57	138,183 77	Accident, Sickness, Burglary and Guarantee.
Marine Insurance Co.	None.	11,024 72	1,000 00	12,024 72	84,146 70	Automobile and Inland Transportation.
Maryland Casualty	99,971 88	145,401 34	4,973 77	250,346 99	87,547 73	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Sprinkler Leakage.
National Provincial Plate Glass	315 98	7,172 89	None.	7,488 87	2,884 32	Plate Glass.
National Surety Co.	20,988 67	26,392 34	961 59	48,342 60	14,374 26	Guarantee.
New York Plate Glass	1,592 06	18,171 48	1,385 13	21,148 67	15,231 03	Plate Glass.
Ocean Accident and Guarantee	214,411 21	226,478 17	6,067 31	446,956 69	219,367 62	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine	575 00	None.	None.	575 00	116,341 80	Inland Transportation.
Railway Passengers	27,732 17	66,984 87	3,093 79	97,810 83	25,669 66	Accident, Sickness, Guarantee and Plate Glass.
Travelers Indemnity Co., Hartford	7,418 23	24,626 22	700 79	32,745 24	82,540 53	Accident, Sickness, Steam Boiler and Automobile.
United States Fidelity and Guaranty	45,025 00	107,297 70	2,395 35	154,718 05	93,632 58	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals	618,262 17	1,002,867 89	33,365 46	1,654,495 52	1,219,412 81	

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TABLE showing the Income of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (*Cash*) 1912.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	73,366 60	10,223 90	1,340 25	84,930 75	None.
Canada Accident	293,001 33	14,977 05	None.	307,978 38	None.
Canada Weather	30,959 23	1,370 93	1 50	32,331 66	1,700 00
Canadian Casualty and Boiler	106,816 77	5,040 86	4,127 95	115,985 58	None.
Canadian Railway Accident	516,315 54	10,821 80	None.	527,137 34	None.
Dominion-Gresham	54,178 32	3,037 22	52,598 26	109,813 80	None.
Dominion of Canada Guarantee and Acct.	401,263 73	22,091 57	None.	423,355 30	30,550 00
General Accident	310,838 81	9,012 68	None.	319,851 49	None.
General Animals	76,310 24	1,353 05	90 00	77,753 29	240 00
Guarantee Co. of North America	205,069 82	71,436 67	1,542 91	278,049 40	None.
Guardian Accident and Guarantee	38,896 51	8,223 83	None.	47,120 34	None.
Imperial Guarantee and Accident	284,013 99	12,014 06	None.	296,028 05	None.
London and Lancashire G'tee and Acct.	182,197 61	13,903 19	4,224 13	200,324 93	365,788 78
Protective Association	116,458 01	857 88	None.	117,315 89	None.
Sterling Accident and Guarantee	37,087 00	1,647 90	*4,227 50	42,962 40	16,680 00
Title and Trust Co	561 47	6,502 20	None.	7,063 67	4,350 00
Traveller's Indemnity Co. of Canada	42,124 01	8,065 29	None.	50,189 30	None.
Totals	2,769,458 99	200,580 08	68,152 50	3,038,191 57	419,308 78

*Premium on capital Stock.

TABLE showing the Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

EXPENDITURE (CASH), 1912.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	1,220 79	61,130 80	None.	62,351 59	Steam Boiler.
Canada Accident	142,136 71	95,238 97	4,332 00	241,707 68	Accident, Sickness, Guarantee and Plate Glass.
Canada Weather	20,112 16	22,690 47	None.	42,802 63	Weather.
Canadian Casualty and Boiler	37,498 81	62,326 73	None.	99,825 54	Accident, Sickness and Steam Boiler.
Canadian Railway Accident	249,612 16	245,318 27	None.	494,930 43	Accident, Sickness and Automobile.
Dominion Gresham	8,428 74	45,193 46	6,400 00	60,022 20	Accident, Sickness, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident	165,258 58	195,243 23	50,408 50	410,910 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident	159,794 99	126,429 01	10,000 00	296,224 00	Accident, Automobile and Sickness.
General Animals	35,968 22	31,406 36	None.	67,374 58	Live Stock.
Guarantee Co. of North America	50,747 27	148,823 87	30,460 00	230,031 14	Guarantee.
Guardian Accident and Guarantee	5,160 70	28,562 48	None.	33,723 18	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident	113,909 34	135,275 51	12,000 00	261,184 85	Accident Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee and Accident	88,543 79	108,651 96	None.	197,195 75	Accident, Sickness, Guarantee and Plate Glass.
Protective Association	60,240 48	45,312 91	None.	105,553 39	Accident and Sickness.
Sterling Accident and Guarantee	18,754 82	45,687 53	None.	64,442 35	Accident and Sickness.
Title and Trust Co.	None.	1,071 05	8,202 15	9,273 20	Title.
Travellers' Indemnity Co. of Canada	27,525 82	18,650 75	5,000 00	51,176 57	Sickness, Automobile and Steam Boiler.
Totals	1,184,913 38	1,417,013 36	126,802 65	2,728,729 39	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

Companies.	INCOME (Cash), 1912.				EXPENDITURE (Cash), 1912.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure	Excess of Income over Expenditure
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	19,519 23	None.	None.	19,519 23	2,888 00	4,008 50	6,896 50	12,622 73
American Surety Co	33,015 87	4,900 00	None.	37,915 87	3,259 34	16,335 50	19,594 84	18,321 03
British and Foreign Marine	2,592 86	4,680 00	None.	7,272 86	381 45	601 37	982 82	6,290 04
Fidelity and Casualty Co	196,086 26	5,179 06	None.	201,265 32	110,907 95	90,096 56	201,004 51	260 81
Hartford Steam Boiler	1,200 00	None.	None.	1,200 00	None.	None.	None.	1,200 00
International Casualty	26,134 64	None.	None.	26,134 64	6,947 29	5,442 89	12,390 18	13,744 46
International Fidelity	6,127 25	None	None.	6,127 25	1,056 28	480 59	1,536 87	4,590 38
Lloyds Plate Glass	65,452 96	4,625 50	None.	70,078 46	34,058 86	29,898 11	63,956 97	6,121 49
London Guarantee and Accident	535,827 55	11,687 61	None.	547,515 16	196,587 23	216,201 55	412,788 78	134,726 38
Marine Insurance Co	89,102 52	None.	None.	89,102 52	42,048 48	18,268 44	60,316 92	28,785 60
Maryland Casualty	547,024 53	11,604 34	None.	558,628 87	215,929 85	166,598 92	382,528 77	176,100 10
National Provincial Plate Glass	10,139 19	None.	2,419 58	12,558 77	5,555 43	5,099 14	10,654 57	1,904 20
National Surety Co	58,560 83	2,526 98	None.	61,087 81	15,840 47	14,107 41	29,947 88	31,139 93
New York Plate Glass	21,196 59	1,266 34	None.	22,462 93	9,105 58	8,346 26	17,451 84	5,011 09
Ocean Accident and Guarantee	733,998 62	2,042 25	None.	736,040 87	278,876 09	268,211 03	547,087 12	188,953 75
Ocean Marine	14,343 55	None.	None.	14,343 55	10 40	2,021 61	2,032 01	12,311 54
Railway Passengers	162,140 59	None.	None.	162,140 59	54,119 02	69,658 24	123,777 26	38,363 33
Travelers Indemnity Co., Hartford	53,212 35	2,190 00	None.	55,402 35	3,517 62	15,121 05	18,638 67	36,763 68
United States Fidelity and Guaranty	247,034 13	9,197 50	None.	256,231 63	21,108 83	93,301 13	114,409 96	141,821 67
Totals	2,822,709 52	59,899 58	2,419 58	2,885,028 68	1,002,198,17	1,023,798 30	2,025,996 47	859,032 21

Abstract of Personal Accident Insurance in Canada for the Year 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.
Canadian Casualty and Boiler	35,173	3,418	8,730,250	2,617	6,026,450	18,902	19,251	1,800	None.
Canadian Railway Accident	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553
Dominion Gresham	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.
Dominion of Canada Guarantee and Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.
Employers' Liability	113,178	6,115	18,155,850	5,948	17,443,600	100,958	99,958	8,000	None.
Fidelity and Casualty	79,679	6,372	39,041,250	4,701	29,964,250	83,256	82,363	5,529	None.
General Accident of Canada	53,560	2,663	7,636,791	1,790	4,542,400	33,188	35,094	2,494	None.
Guardian Accident and Guarantee	3,464	314	1,024,000	302	743,500	672	610	63	None.
Imperial Guarantee and Accident	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.
International Casualty	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.
Law Union and Rock	18,481	1,995	4,060,135	1,415	1,397,485	5,293	4,611	1,873	None.
London Guarantee and Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.
London and Lancashire Guarantee. and Accident	56,029	5,706	12,387,450	4,843	10,388,322	32,803	26,507	10,368	None.
Maryland Casualty	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.
Norwich Union Fire	127	35	89,500	35	89,500	None.	None.	None.	None.
Ocean Accident and Guarantee	208,929	.....	29,814,880	.....	27,473,100	63,681	68,663	14,808	800
Protective Association	116,458	9,915	.....	9,915	.....	31,053	29,880	4,962	None.
Railway Passengers	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000
Royal Exchange	3,445	172	1,138,000	165	1,043,500	315	315	None.	None.
Travelers Insurance Co	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.
United States Fidelity and Guaranty	6,848	757	2,996,500	646	2,837,000	885	660	225	None.
Yorkshire	2,616	296	704,950	254	607,700	482	482	None.	None.
Totals	2,023,057	.....	.....	.....	.....	999,582	984,168	162,532	5,353

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1912.

Ætna Insurance Co	40,895	1,517	2,734,132	690	1,410,392	23,025	20,628	2,472	1,100
Canadian Railway Accident	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.
Fireman's Fund	28,134	.....	1,852,337	.....	1,031,165	20,339	19,318	1,021	None.
Hartford Fire	28,500	.....	1,797,654	.....	1,016,264	18,838	17,940	1,173	None.
Home Insurance Co	25,572	856	1,368,690	556	973,897	2,359	6,213	150	None.
Imperial Guarantee and Accident	10,721	175	833,000	136	641,500	2,977	2,237	740	None.
Insurance Co. of North America	73,544	.....	4,288,476	.....	3,048,914	31,062	33,882	2,575	None.
International Casualty	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000
Marine Insurance Co	34,453	.....	2,352,631	.....	1,176,316	9,807	9,807	None.	None.
Queen, of America	36,365	.....	1,749,424	.....	1,473,925	3,813	2,313	1,500	None.

St. Paul Fire and Marine	20,783	766	1,280,210	600	869,722	2,149	3,129	369	None.
Travelers Indemnity Co., Hartford	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.
Travellers' Indemnity Co. of Canada	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.
Canadian Casualty and Boiler	27,037	715	.....	485	.....	11,600	10,514	2,961	None.
General Accident of Canada	40,092	1,059	10,611,500	739	7,395,500	11,454	14,810	1,345	300
Railway Passengers	5,510	93	.....	93	.....	4,179	504	2,675	1,000
Yorkshire	2,637	63	630,000	34	390,000	185	185	None.	None.
Totals	440,307	.....	.....	.....	.....	166,962	61,244	27,306	3,400

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1912.

Dominion Gresham	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.
Dominion of Canada Guarantee and Accident	853	76	121,620	60	79,620	430	430	None.	None.
Fidelity and Casualty	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.
Guardian Accident and Guarantee	633	57	87,450	56	86,450	None.	None.	None.	None.
London Guarantee and Accident	923	74	109,425	74	109,425	600	None.	600	None.
Maryland Casualty	4,461	260	513,175	226	440,800	128	58	70	None.
United States Fidelity and Guaranty	1,577	91	214,975	84	225,475	245	120	125	None.
Totals	66,042	5,320	8,701,019	4,203	7,612,514	15,740	10,535	5,635	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.
Canadian Railway Accident	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.
Dominion Gresham	802	14	.....	*28	.....	545	None.	545	None.
Employers' Liability	746,373	2,584	25,798,428	2,387	23,798,428	431,902	382,902	205,000	None.
Fidelity and Casualty	5,835	130	1,317,500	102	1,174,500	1,045	45	1,000	None.
General Accident of Canada	150,283	1,244	12,318,750	1,060	10,476,500	81,316	84,233	26,809	5,275
Guardian Accident and Guarantee	28,861	211	.....	201	.....	9,614	4,040	5,574	None.
Imperial Guarantee and Accident	786	8	40,000	11	60,000	None.	None.	None.	None.
International Casualty	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.
Law Union and Rock	43,165	709	.....	533	.....	16,678	12,787	7,232	None.
London Guarantee and Accident	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.
London and Lancashire Guarantee and Accident	64,385	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.
Maryland Casualty	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,162
Norwich Union Fire	None.	2	20,000	2	20,000	None.	None.	None.	None.
Ocean Accident and Guarantee	467,385	.....	17,364,400	.....	18,089,400	244,318	192,001	190,284	None.
Railway Passengers	67,074	330	3,293,000	303	3,023,000	30,599	23,904	14,095	None.
Royal Exchange	4,551	42	420,000	38	370,000	396	296	100	None.
Travellers Insurance Co	185,576	1,088	10,880,000	970	9,700,000	96,003	79,074	84,192	None.
United States Fidelity and Guaranty	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.
Yorkshire	4,718	51	510,000	49	492,447	729	729	None.	None.
Totals	2,846,073	.....	.....	.....	.....	1,482,745	1,248,329	766,467	23,437

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
American Surety Co.	33,016	4,873	10,689,875	4,314	10,096,376	2,228	3,259	20,969	10,000
Canada Accident	233	23	44,300	21	33,800	None.	None.	None.	None.
Dominion-Gresham	25	6	16,400	6	16,400	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.
Employers' Liability	47,169	2,700	14,516,357	2,381	11,350,537	23,998	16,998	16,000	None.
Guarantee Co. of North America	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
Guardian Accident and Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.
Imperial Guarantee and Accident	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.
International Fidelity	6,127	731	377,000	1,100	561,500	1,056	1,056	None.	None.
London Guarantee and Accident	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.
London and Lancashire Guarantee and Accident	10,509	1,009	4,804,419	815	3,258,504	1,094	4,904	4,700	None.
Maryland Casualty	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.
National Surety Co.	58,561	692	7,945,257	591	8,479,575	30,726	15,840	20,989	None.
Ocean Accident and Guarantee	3,851	.....	1,171,900	.....	1,111,150	5,500	1,140	4,360	None.
Railway Passengers	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.
United States Fidelity and Guarantee	175,474	5,103	31,304,346	11,838	31,977,332	24,358	12,592	4,925	24,500
Totals	564,144	.....	152,871,282	.....	140,134,237	129,876	99,747	90,515	34,500

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
In other Countries	150,171	.....	63,693,939	.....	47,849,945	43,465	35,175	18,230	7,500
Totals	205,070	.....	88,202,170	.....	67,125,630	59,364	50,747	23,821	7,500

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1912.

Hudson Bay Insurance Co.	249,261	4,044	3,888,718	None.	None.	117,449	117,449	None.	None.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1912.

American and Foreign Marine	19,519	773	89,039,034	None.	None.	5,491	2,888	2,603	None.
British and Foreign Marine	2,180	247	1,510,038	4	267,890	265	381	None.	None.
Fireman's Fund	None.	.....	.....	.....	.....	54	54	None.	None.
Hartford Fire	1,551	.....	192,450	None.	None.	None.	None.	None.	None.
Insurance Co. of North America	5,126	.....	1,331,420	.....	165,445	1,159	1,159	None.	None.
Marine Insurance Co	37,751	.....	151,318,786	None.	None.	22,719	22,719	None.	None.
Ocean Marine	14,344	.....	68,080,869	None.	None.	585	10	575	None.
Queen, of America	70	.....	489,675	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	1,094	303	142,957	26	40,110	322	170	168	None.
Western	4,442	.....	27,892,140	.....	76,267	1,106	1,106	None.	None.
Totals	86,077	.....	.....	.....	.....	31,701	28,487	3,346	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1912.

General Animals	76,310	3,247	1,784,486	1,655	623,652	34,524	35,968	1,630	125
Yorkshire	51,223	1,654	1,507,157	735	480,784	39,074	34,771	8,751	3,000
Totals	127,533	4,901	3,291,643	2,390	1,104,436	73,598	70,739	10,381	3,125

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	19,606	1,740	.....	3,320	.....	9,472	8,609	1,862	None.
Dominion of Canada Guarantee and Accident	16,817	1,554	.....	1,752	.....	4,949	4,500	840	None.
Fidelity and Casualty	8,093	561	229,471	408	288,995	2,250	2,212	66	None.
Guardian Accident and Guarantee	2,114	104	.....	99	.....	209	132	77	None.
Imperial Guarantee and Accident	1,411	113	.....	119	.....	546	486	60	None.
Lloyds Plate Glass	65,453	.....	.....	.....	.....	34,549	34,059	5,490	None.
London and Lancashire Guarantee and Accident	8,822	776	.....	1,149	.....	3,071	2,923	720	None.
Maryland Casualty	9,294	563	.....	858	.....	6,158	4,612	1,946	None.
National Provincial Plate Glass	10,139	.....	.....	.....	.....	5,176	5,555	316	None.
New York Plate Glass	21,197	.....	.....	.....	.....	9,487	9,106	1,592	None.
Norwich Union Fire	34	10	.....	10	.....	31	None.	31	None.
Ocean Accident and Guarantee	21,967	.....	.....	.....	.....	9,191	8,796	705	None.
Railway Passengers	830	48	.....	50	.....	246	84	162	None.
United States Fidelity and Guaranty	2,579	172	.....	169	.....	344	194	150	None.
Yorkshire	1,471	134	.....	130	.....	311	311	None.	None.
Totals	189,827	.....	.....	.....	.....	85,990	81,579	14,017	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Ancient Order of Foresters	145,227	.....	.....	.....	.....	92,967	92,967	.....	.....
Canada Accident	10,069	2,611	.....	2,609	.....	5,203	5,658	1,761	None.
Canadian Casualty and Boiler	14,551	159	.....	128	.....	7,977	6,688	1,900	None.
Canadian Railway Accident	140,028	21,974	.....	15,706	.....	73,156	70,146	20,581	None.
Catholic Mutual Benefit Association	11,217	932	.....	3,345	.....	9,134	8,397	737	None.
Dominion Gresham	749	371	.....	337	.....	884	484	400	None.
Dominion of Canada Guarantee and Accident	113,766	15,268	.....	11,527	.....	56,738	56,710	13,659	None.
Employers' Liability	20,051	3,268	4,888,500	3,241	4,834,000	16,138	15,138	4,000	None.
Fidelity and Casualty	67,333	4,817	2,761,482	3,590	2,135,948	25,456	22,855	8,215	None.
General Accident of Canada	44,713	426	.....	327	.....	18,619	20,360	2,059	None.
Guardian Accident and Guarantee	1,865	192	.....	191	.....	379	379	None.	None.
Imperial Guarantee and Accident	.....	817	.....	669	.....	30,167	28,779	7,184	None.
*Independent Order of Foresters	276,066	8,270	.....	49,715	.....	217,356	211,062	11,386	3,531
International Casualty	4,930	54	696	52	650	365	365	None.	None.
Law Union and Rock	8,991	781	.....	571	.....	3,792	3,813	1,066	None.
London Guarantee and Accident	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.
London and Lancashire Guarantee and Accident	24,630	3,984	.....	3,335	.....	10,797	10,971	2,643	None.
Maryland Casualty	1,847	164	181,583	124	161,583	2,142	452	1,990	None.
Norwich Union Fire	94	28	.....	28	.....	None.	None.	None.	None.
Ocean Accident and Guarantee	31,867	.....	.....	.....	.....	8,727	8,276	3,454	None.
Protective Association	.....	.....	.....	.....	.....	30,589	30,360	4,170	None.
Railway Passengers	15,703	.....	.....	.....	.....	7,829	8,583	1,300	None.
Royal Exchange	3,051	224	.....	220	.....	605	180	425	None.
*Royal Guardians	1,678	365	18,250	353	17,650	816	833	103	None.
Travelers Indemnity Co., Hartford	22,880	1,787	.....	1,627	.....	1,796	1,122	674	None.
Travellers' Indemnity Co. of Canada	22,655	2,016	.....	1,455	.....	14,679	14,645	2,555	None.
United States Fidelity and Guaranty	3,342	210	.....	188	.....	572	447	125	None.
*Woodmen of the World	None.	1,456	.....	3,463	.....	None.	None.	None.	None.
Yorkshire	933	186	.....	182	.....	405	405	None.	None.
Totals	1,012,966	.....	.....	.....	.....	707,603	628,282	92,022	3,531

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1912.

British and Foreign Marine	413	5	55,500	5	55,500	None.	None.	None.	None.
Hartford Fire	9,909	.....	1,602,450	.....	2,015,030	8,216	8,216	None.	None.
Maryland Casualty	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.

Springfield Fire and Marine	346	.....	29,500	.....	29,500	None.	None.	None.	None.
Underwriters at American Lloyds	13,010	257	2,410,795	226	2,178,300	12,894	15,322	45	None.
Totals	32,118	.....	5,293,175	.....	5,625,210	22,930	25,158	3,245	

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1912.

Boiler Inspection and Insurance Co	73,367	1,191	11,671,200	2,586	23,701,200	80,984	1,221	10,000	None.
Canadian Casualty and Boiler	29,706	1,378	11,498,767	1,035	7,714,800	946	1,046	None.	None.
Fidelity and Casualty	15,930	242	3,611,000	170	2,501,000	850	450	400	None.
Hartford Steam Boiler	1,200	.....	.....	.....	.....	75,000	None.	75,000	None.
Maryland Casualty	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.
Travelers Indemnity Co., Hartford	951	.....	.....	.....	.....	None.	None.	None.	None.
Travellers' Indemnity Co. of Canada	557	12	145,000	26	355,000	None.	None.	None.	None.
United States Fidelity and Guaranty	1,476	25	355,000	25	355,000	400	None.	400	None.
Totals	135,377	.....	.....	.....	.....	158,512	4,049	85,800	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1912.

Title and Trust Co	561	39	88,661	.....	.....	None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1912.

Fidelity-Phenix	6,895	.....	1,702,850	.....	1,454,300	710	710	None.	None.
Hartford Fire	3,191	.....	624,602	.....	635,802	None.	None.	None.	None.
Home Insurance Co	322	40	82,900	55	107,300	None.	None.	None.	None.
National Fire	2,229	.....	407,477	.....	386,144	None.	None.	None.	None.
National Union Fire	1,566	.....	373,225	.....	354,225	80	80	None.	None.
Northwestern National	666	.....	192,510	.....	178,810	None.	None.	None.	None.
Scottish Union and National	116	4	22,600	4	22,600	None.	None.	None.	None.
Springfield Fire and Marine	6,097	.....	1,223,300	.....	1,187,140	None.	None.	None.	None.
St. Paul Fire and Marine	925	81	231,800	83	240,800	20	None.	20	None.
Totals	22,007	.....	4,861,264	.....	4,567,121	810	790	20	None.

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Weather Insurance Co	30,959	1,206	1,174,463	1,654	1,730,677	20,112	20,112	None.	None.

*Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life.

CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.	Total business, December 31, 1912.
Sickness	10,069	2,611	.....	2,609	.....	5,203	5,658	1,761	None.	
Employers' Liability	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.	
Guarantee	233	23	44,300	21	33,800	None.	None.	None.	None.	
Plate Glass	19,606	1,740	.....	3,320	.....	9,472	8,609	1,862	None.	
Totals	293,001	9,010	.....	10,559	.....	154,318	142,137	57,964	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	35,173	3,451	8,785,250	2,641	6,067,950	18,902	19,251	1,800	None.	Total business, December 31, 1912.
Sickness	14,551	159	.....	128	.....	7,977	6,688	1,900	None.	
Steam Boiler	29,706	1,378	11,498,767	1,035	7,714,800	946	1,046	None.	None.	
Automobile	27,037	715	.....	485	.....	11,600	10,514	2,961	None.	
Totals	106,467	5,703	.....	4,289	.....	39,425	34,425	6,661	None.	

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553	Total business, December 31, 1912.
Sickness	140,028	21,974	.....	15,706	.....	73,156	70,146	20,581	None.	
Employers' Liability	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.	
Automobile	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.	
Totals	516,316	48,967	50,667,419	35,675	38,167,357	282,950	249,612	95,785	2,553	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.	Total business December 31, 1912.
Sickness	749	371	.....	337	.....	884	484	400	None.	
Employers' Liability	802	14	.....	28	.....	545	None.	545	None.	
Burglary	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.	
Guarantee	25	6	16,400	6	16,400	None.	None.	None.	None.	
Totals	54,178	4,519	.....	7,539	.....	14,360	8,429	6,061	None.	

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.	Total business, December 31, 1912.
Sickness	113,766	15,268	.....	11,527	.....	56,738	56,710	13,659	None.	
Burglary	853	76	121,620	60	79,620	430	430	None.	None.	
Guarantee	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.	
Plate Glass	16,817	1,554	.....	1,752	.....	4,949	4,500	840	None	
Totals	401,264	28,059	.....	22,560	.....	174,824	165,260	43,238	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	57,856	3,600	9,639,666	2,210	5,319,775	36,279	39,035	3,894	None.	Total business, December 31, 1912.
Sickness	45,237	430	.....	331	.....	19,751	21,717	2,434	None.	
Employers' Liability	163,144	1,835	17,753,750	1,571	15,121,500	80,316	84,233	26,808	5,275	
Automobile	44,603	1,505	13,256,500	1,095	9,380,500	11,455	14,810	1,345	300	
Totals	310,839	7,370	.....	5,207	29,821,775	14,801	159,795	34,481	5,575	

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident	3,888	350	1,195,750	338	915,250	672	610	63	None.	Total business, December 31, 1912.
Sickness	1,865	192	.....	191	.....	379	379	None.	None.	
Employers' Liability	28,861	211	.....	201	.....	9,614	4,040	5,574	None.	
Burglary	633	57	87,450	56	86,450	None.	None.	None.	None.	
Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.	
Plate Glass	2,114	104	.....	99	.....	209	132	77	None.	
Totals	38,897	1,035	.....	1,004	.....	11,123	5,161	5,963	None.	

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Continued*.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$		
Accident	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.	Total business, December 31, 1912.
Sickness		817		669		30,667	28,779	7,684	None.	
Elevator Liability	786	8	40,000	11	60,000	None.	None.	None.	None.	
Automobile	10,721	175	833,000	136	641,500	2,977	2,237	740	None.	
Guarantee	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.	
Plate Glass	1,411	113		119		546	486	60	None.	
Totals	284,014	14,648		13,695		110,905	113,909	21,284	None.	

LONDON AND AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident	61,666	6,153		5,249		33,586	27,040	10,618	None.	Total business, December 31 1912.
Sickness	25,879	4,075		3,417		11,008	11,107	2,718	None.	
Employers' Liability	64,385	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.	
Guarantee	10,509	1,009	4,804,419	815	3,258,504	1,904	4,904	4,700	None.	
Plate Glass	19,759	1,841		2,097		5,241	5,047	767	None.	
Totals	182,198	14,021		12,306		83,898	88,544	26,674	None.	

PROTECTIVE ASSOCIATION OF CANADA.

Accident	116,458	9,915		9,915		31,053	29,880	4,962	None.	Total business, December 31, 1912.
Sickness						30,589	30,360	4,170	None.	
Totals	116,458	9,915		9,915		61,642	60,240	9,132	None.	

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness	22,655	2,016	.....	1,455	.....	14,679	14,645	2,555	None.	Total business, December 31, 1912.
Automobile	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.	
Steam Boiler	557	12	145,000	26	355,000	None.	None.	None.	None.	
Totals	42,124	2,525	.....	1,798	.....	24,811	27,526	5,512	None.	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation	2,180	247	1,510,038	4	267,890	265	381	None.	None.	In Canada. December 31, 1912.
Sprinkler Leakage	413	5	55,500	5	55,500	None.	None.	None.	None.	
Totals	2,593	252	1,565,538	9	323,390	265	381	None.	Nonc.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	79,679	6,372	39,041,250	4,701	29,964,250	83,256	82,363	5,529	None.	In Canada, December 31, 1912.
Sickness	67,333	4,817	2,761,482	3,590	2,135,948	25,456	22,855	8,215	None.	
Employers' Liability	5,835	130	1,317,500	102	1,174,500	1,045	45	1,000	None.	
Burglary	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.	
Plate Glass	8,093	561	229,471	408	288,995	2,250	2,212	66	None.	
Steam Boiler	15,930	242	3,611,000	170	2,501,000	850	450	400	None.	
Totals	196,086	13,466	49,194,713	10,042	37,892,528	118,749	110,908	18,419	None.	

INTERNATIONAL CASUALTY COMPANY.

Accident	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.	In Canada, December 31, 1912.
Sickness	4,930	54	696	52	650	365	365	None.	None.	
Employers' Liability	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.	
Automobile	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000	
Totals	26,135	1,507	2,216,221	853	1,992,719	7,998	6,947	1,652	1,000	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Concluded.*

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.	In Canada, December 31, 1912.
Sickness	24,730	639	3,284,504	628	3,251,001	8,315	8,207	1,635	None.	
Employers' Liability	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.	
Burglary	923	74	109,425	74	109,425	600	None.	600	None.	
Guarantee	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.	
Totals	535,828	16,880	70,370,170	16,306	67,679,220	215,844	196,587	65,100	None.	

MARINE INSURANCE COMPANY, LIMITED.

Automobile	34,453	.....	2,352,631	.....	1,176,316	9,807	9,807	None.	None.	In Canada, December 31, 1912.
Inland Transportation	37,751	.....	151,318,786	.....	.....	22,719	22,719	None.	None.	
Totals	72,204	.....	153,671,417	.....	.....	32,526	32,526	None.	None.	

MARYLAND CASUALTY COMPANY.

Accident	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.	In Canada, December 31, 1912.
Sickness	1,847	164	181,583	124	161,583	2,142	452	1,990	None.	
Employers' Liability	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,162	
Burglary	4,461	260	513,175	226	440,800	128	58	70	None.	
Guarantee	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.	
Plate Glass	9,294	563	.....	858	.....	6,158	4,612	1,946	None.	
Steam Boiler	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.	
Sprinkler Leakage	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.	
Totals	547,025	6,474	.....	5,978	.....	251,200	215,929	81,810	18,162	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident	208,929	.....	29,814,880	.....	27,473,100	63,681	68,663	11,808	800	In Canada, December 31,
Sickness	31,867	.....	.....	.....	.....	8,727	8,276	3,454	None.	
Employers' Liability	467,385	.....	17,364,400	.....	18,089,400	244,318	192,001	190,284	None.	

Guarantee	3,851	.....	1,171,900	.....	1,111,150	5,500	1,140	4,360	None.	1912.
Plate Glass	21,967	.....	.....	.....	.....	9,191	8,796	705	None.	
Totals	733,999	.....	.....	.....	.....	331,417	278,876	213,611	800	

RAILWAY PASSENGERS ASSURANCE COMPANY..

Accident	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000	In Canada, December 31, 1912.
Sickness	15,703	.....	.....	.....	.....	7,829	8,583	1,300	None.	
Employers' Liability	67,074	330	3,293,000	303	3,023,000	30,599	23,904	14,095	None.	
Guarantee	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.	
Plate Glass	830	48	.....	50	.....	246	84	162	None.	
Automobile	5,510	93	.....	93	.....	4,179	504	2,675	1,000	
Totals	162,141	4,909	.....	4,745	.....	65,991	54,119	24,732	3,000	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Sickness	22,880	1,787	.....	1,627	.....	1,796	1,122	674	None.	In Canada, December 31, 1912.
Automobile	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.	
Steam Boiler	951	10	170,000	10	170,000	None.	None.	None.	None.	
Totals	53,212	2,541	.....	2,226	.....	19,936	3,518	7,418	None.	

TRAVELERS INSURANCE COMPANY.

Accident	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.	In Canada, December 31, 1912.
Employers' Liability	185,576	1,088	10,880,000	970	9,700 000	96,003	79,074	84,192	None.	
Totals	411,866	16,274	74,053,305	12,651	59,801,580	250,499	230,269	96,193	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	6,848	757	2,996,500	646	2,837,000	885	660	225	None.	In Canada, December 31, 1912.
Sickness	3,342	210	.....	188	.....	572	447	125	None.	
Employers' Liability	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.	
Burglary	1,577	91	214,975	84	225,475	245	120	125	None.	
Guarantee	175,474	5,103	31,304,346	11,838	31,977,332	24,358	12,592	4,925	24,500	
Plate Glass	2,579	172	.....	169	.....	344	194	150	None.	
Steam Boiler	1,476	25	355,000	25	355,000	400	None.	400	None.	
Totals	247,033	7,132	.....	13,685	.....	46,849	21,108	20,525	24,500	

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
Canadian Companies.	$		$		$		$	$	$	$	
British Columbia Life	64,486	687	1,596,058	901	2,132,370	None.	None.	None.	None.	None.	Dec. 31, 1912.
Canada Life (Canadian business)	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,742,587	1,635,487	293,886	None.	"
Capital Life	27,196	424	927,160	525	1,007,500	3	8,000	3,000	5,000	None.	"
Confederation (Canadian business)	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.	"
Continental Life	271,722	1,047	1,726,170	6,344	8,124,681	31	36,000	31,922	5,500	1,000	"
Crown Life	297,227	1,531	3,292,474	5,513	9,198,367	34	73,760	61,719	25,500	None.	"
Dominion Life	425,804	850	1,726,810	8,459	13,341,060	52	77,375	64,509	16,730	9,000	"
Excelsior Life (Ordinary)	497,393	1,626	2,674,836	11,968	16,009,393	71	80,620	83,472	21,200	6,000	"
Excelsior Life (Monthly)	3,628	3	94	643	79,072	11	1,457	1,650	None.	None.	"
Federal Life (Canadian business)	852,529	2,199	3,648,675	16,734	21,143,448	160	271,113	261,006	50,000	None.	"
Great West (Canadian business)	2,767,964	7,577	19,553,109	39,469	81,187,997	213	393,981	431,963	60,164	None.	"
Home Life	203,830	149	210,080	4,319	5,427,621	43	54,433	49,712	11,500	None.	"
Imperial Life (Canadian business)	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000	"
London Life (Ordinary)	451,762	3,056	3,114,685	12,384	12,728,579	102	82,967	80,729	26,674	None.	"
London Life (Monthly)	454,024	39,085	4,673,080	99,107	10,536,242	3,473	223,159	185,547	None.	None.	"
Manufacturers (Canadian business)	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000	"
Monarch Life	108,680	662	1,864,000	2,158	4,783,348	3	8,000	6,385	3,072	None.	"
Mutual Life of Canada (Can. bus.)	2,668,214	5,207	10,858,284	45,873	76,084,524	495	792,041	773,321	77,927	2,000	"
National Life of Canada (Can. bus.)	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.	"
North American (Can. bus.)	1,550,689	2,935	5,571,795	28,566	44,155,054	322	541,922	560,941	67,139	None.	"
Northern Life	309,869	1,228	1,800,417	6,808	8,734,207	43	45,950	49,992	3,000	None.	"
Royal Guardians	94,525	419	303,850	2,448	3,485,089	40	72,324	57,376	23,054	2,000	"
La Sauvegarde	189,718	844	1,139,150	4,758	5,568,718	14	16,500	18,055	1,119	None.	"
Security Life	15,264	360	475,000	750	920,000	2	2,000	1,000	1,000	None.	"
Sovereign Life	129,198	314	831,482	1,799	3,511,099	4	7,927	10,013	150	None.	"
Subsidiary High Court of the A.O.F	53,540	412	360,100	2,427	2,152,753	8	5,954	6,954	None.	None.	"
Sun Life (Can. bus.) (Ordinary)	3,241,190	7,985	14,601,354	57,375	89,873,320	794	1,328,713	1,275,534	95,259	20,000	"
Sun Life (Can. bus.) (Thrift)	42,449	None.	None.	6,767	928,720	110	16,303	17,846	1,153	None.	"
Travellers Life of Canada	39,511	471	1,840,920	997	1,777,820	2	3,500	1,000	2,500	None.	"
Union Life (Ordinary)	119,538	1,104	445,537	4,604	3,082,291	27	19,116	12,876	7,337	1,000	"
Union Life (Industrial)	596,588	108,747	21,590,944	149,654	22,914,402	1,496	112,755	105,605	10,730	133	"
Totals for 1912	23,512,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
Totals for 1911	20,736,480	186,643	110,077,453	619,644	626,770,154	8,179	6,678,083	6,350,731	911,335	15,040	
Increase, *i*; decrease, *d*	*i* 2,805,709	*i* 18,673	*i* 31,190,143	*i* 44,266	*i* 79,890,963	*i* 1,291	*i* 1,113,449	*i* 1,198,081	*i* 99,197	*i* 32,093	

British Companies.											
Commercial Union	28,416	7	14,845	196	776,330	12	27,371	27,119	1,786	None.	Dec. 31, 1912.
*Edinburgh Life	899	None.	None.	30	56,227	1	1,672	1,672	None.	None.	"
Gresham Life	12,009	145	458,000	172	521,307	1	2,000	2,000	None.	None.	"
*Life Association of Scotland	9,419	None.	None.	318	487,006	43	75,106	53,475	48,302	None.	April 5, 1912.
*Liverpool and London and Globe	2,752	None.	None.	63	109,633	1	2,000	9,525	2,000	None.	Dec. 31, 1912.
London and Lancashire Life	454,495	854	2,291,353	7,408	14,005,127	130	229,252	210,019	24,914	None.	"
*London Assurance	200	None.	None.	5	21,038	None.	None.	None.	None.	None.	"
North British and Mercantile	23,346	41	131,500	340	853,929	14	28,336	17,049	11,287	None.	"
*Norwich Union Life	3,170	None.	None.	91	97,360	5	3,747	3,747	None.	None.	"
Phœnix, of London	197,511	240	880,600	2,152	6,848,985	55	183,037	169,890	25,839	None.	"
Royal	204,838	527	1,584,904	2,618	6,229,204	17	53,481	59,101	None.	None.	"
*Scottish Amicable	1,188	None.	None.	34	82,755	4	21,527	25,136	None.	None.	"
*Scottish Provident	578	None.	None.	26	76,328	None.	None.	None.	None.	None.	"
Standard	818,494	708	1,958,750	11,261	24,052,551	336	753,481	736,580	102,389	None.	Nov. 15, 1912.
*Star	10,731	None.	None.	198	271,832	5	15,529	19,345	622	None.	"
Totals for 1912	1,768,046	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,334,658	217,139	None.	
Totals for 1911	1,680,731	2,072	5,591,832	24,039	50,919,675	545	1,278,405	1,333,911	159,095	2,139	
Increase, *i*; decrease, *d*	*i* 87,315	*i* 450	*i* 1,728,120	*i* 873	*i* 3,569,937	*i* 79	*i* 118,134	*i* 747	*i* 55,044	*d* 2,139	
American Companies.											
Ætna Life	692,898	702	1,871,299	12,610	20,621,531	366	463,154	456,608	40,540	None.	Dec. 31, 1912.
*Connecticut Mutual	26,434	None.	None.	590	997,250	48	70,592	53,814	17,107	None.	"
Equitable	785,981	1,086	2,422,284	10,655	22,300,032	215	490,502	574,331	48,085	None.	"
Germania Life	8,646	31	88,000	182	332,809	3	4,319	1,800	2,519	None.	"
Metropolitan {Ordinary	1,423,297	11,545	13,110,817	42,774	45,517,807	302	238,725	235,568	27,042	3,500	"
Metropolitan {Industrial	2,038,616	122,071	17,742,020	490,282	59,963,018	4,922	415,850	414,786	1,693	1,618	"
Mutual Life of New York	1,227,510	1,402	4,173,724	15,917	33,581,692	259	768,003	688,470	115,513	1,001	"
*National Life of United States	298	None.	None.	57	39,408	3	4,500	4,500	None.	None.	"
New York Life	2,092,993	4,041	9,216,568	31,847	59,112,301	407	807,013	788,070	97,884	15,540	"
*North Western Mutual	2,934	None.	None.	133	153,326	4	2,727	3,163	None.	None.	"
*Phœnix Mutual	15,916	None.	None.	430	388,936	3	3,000	3,000	None.	None.	"
Provident Savings	69,812	2	4,000	1,216	2,051,537	35	82,462	85,085	1,138	None.	"
Prudential {Ordinary	436,054	4,584	5,989,909	14,020	16,783,182	60	70,748	66,748	4,093	None.	"
Prudential {Industrial	736,959	97,189	13,030,122	177,226	22,432,611	1,170	112,472	108,171	6,479	541	"
State Life	40,374	5	9,037	204	1,325,110	1	5,000	5,000	None.	None.	"
Travelers Insurance Co	491,592	622	2,195,275	5,095	14,211,398	100	184,390	221,707	15,496	None.	"
Union Mutual	267,962	288	703,500	4,691	7,912,975	76	133,652	130,503	15,184	None.	Nov. 15, 1912.
United States Life	43,113	15	61,000	676	1,389,904	10	22,900	25,516	6,500	None.	"
Totals for 1912	10,401,389	243,583	70,617,555	808,605	309,114,827	7,984	3,880,009	3,866,840	399,273	22,200	
Totals for 1911	9,202,415	223,354	61,197,694	691,508	272,530,942	7,265	3,478,413	3,367,037	387,059	18,913	
Increase, *i*; decrease, *d*	*i* 1,198,974	*i* 20,229	*i* 9,419,861	*i* 117,097	*i* 36,583,885	*i* 719	*i* 401,596	*i* 499,803	*i* 12,214	*i* 3,287	

*These companies have ceased doing new business in Canada.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912—*Concluded.*

RECAPITULATION.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments).	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	$		$		$		$	$	$	$	
Canadian Companies	23,542,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
British Companies	1,768,046	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,334,658	217,139	None.	
American Companies	10,401,389	243,583	70,617,555	808,605	309,114,827	7,984	3,880,009	3,866,840	399,273	22,200	
Totals for 1912	35,711,624	451,421	219,205,103	1,497,387	1,070,265,556	18,078	13,068,080	12,750,310	1,626,944	69,333	
Totals for 1911	31,619,626	412,069	176,866,979	1,335,191	950,220,771	15,989	11,434,901	11,051,679	1,457,489	36,092	
Increase, *i*; decrease, *d*	*i*4,091,998	*i*39,352	*i*42,338,124	*i*162,196	*i*120,044,785	*i*2,089	*i*1,633,179	*i*1,698,631	*i*169,455	*i*33,241	

Abstract of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912.

CANADA LIFE ASSURANCE COMPANY.

——	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	2,929,045	3,846	11,123,679	46,505	101,102,423	771	1,742,587	1,635,487	293,886	None.
In other countries	2,224,950	1,936	4,439,917	18,761	40,832,314	140	353,853	362,809	32,615	None.
Totals	5,153,995	5,782	15,563,596	65,266	141,934,737	911	2,096,130	1,998,296	326,501	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.
In other countries	646,640	1,546	4,903,857	4,298	10,950,057	43	107,403	115,422	12,202	None.
Totals	2,379,296	4,907	11,112,595	37,553	63,055,973	661	1,012,572	1,043,270	81,514	None.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	852,529	2,199	3,648,675	16,734	24,143,448	160	271,113	261,006	50,000	None.
In other countries	48,433	76	181,723	332	697,119	7	17,200	14,624	2,520	None.
Totals	900,962	2,275	3,830,398	17,066	24,840,567	167	288,312	753,630	52,520	None.

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada	2,767,964	7,577	19,553,409	39,469	81,187,997	213	393,981	431,963	60,164	None.
In other countries	50,091	440	714,355	1,037	1,804,275	4	5,500	4,500	2,000	None.
Totals	2,818,055	8,017	20,267,764	40,506	82,992,272	217	399,481	436,463	62,164	None.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912—*Concluded.*

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

——	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$		$		$		$	$	$	$
In Canada	1,208,408	2,866	5,643,490	18,750	33,509,420	107	236,893	263,312	14,320	5,000
In other countries	147,171	349	783,500	1,657	2,783,571	13	24,296	21,976	3,921	None.
Totals	1,355,579	3,215	6,426,990	20,407	36,292,991	120	261,189	285,288	18,241	5,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada	1,689,574	4,405	8,088,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000
In other countries	1,079,542	2,650	4,107,094	13,294	20,568,941	195	335,211	351,272	121,265	None.
Totals	2,769,116	7,055	12,195,169	48,254	72,487,542	570	895,680	829,630	228,924	1,000

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	2,668,214	5,207	10,858,284	45,873	76,084,524	495,	792,041	773,321	77,927	2,000
In other countries	23,985	49	81,000	298	596,890	2	3,000	3,000	None.	None.
Totals	2,692,199	5,256	10,939,284	46,171	76,681,414	497	795,041	776,321	77,927	2,000

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.
In other countries	2,597	1	2,000	59	60,250	None.	None.	None.	None.	None.
Totals	508,565	1,917	5,379,250	9,109	16,197,329	46	70,544	55,680	9,647	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,550,689	2,935	5,571,795	28,566	44,155,054	322	541,922	560,941	67,139	None.
In other countries	179,990	413	759,240	3,105	4,912,439	23	38,500	27,025	8,500	None.
Totals	1,730,679	3,348	6,331,035	31,671	49,067,493	345	580,422	587,966	75,639	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	3,283,639	7,985	14,601,354	64,142	90,802,040	904	1,345,016	1,293,380	96,412	20,000
In other countries	6,468,707	8,365	16,082,199	54,746	91,930,380	889	1,386,107	1,330,923	366,834	None.
Totals	9,752,346	16,350	30,683,553	118,888	182,732,420	1,793	2,731,123	2,624,303	463,246	20,000

*Canadian Life Companies

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.
	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	54,190 35	None.	None.
Canada Life	3,028,899 73	16,856,726 27	152,505 77	6,975,018 69
Capital Life	None.	59,800 00	None.	None.
Confederation	1,606,165 83	6,030,356 39	21,668 29	2,283,104 31
Continental	450,000 00	389,930 18	23,438 86	111,363 95
Crown Life	210,567 70	428,046 96	8,000 00	170,170 80
Dominion Life	21,500 00	2,298,157 58	None.	171,145 72
Excelsior Life	114.000 00	2,207,398 75	None.	230,244 09
Federal Life	320,000 00	1,614,370 61	167,520 87	628,148 20
Great West	528,717 26	8,656,616 79	None.	1,454,482 66
Home Life	166,618 81	491,694 34	20,000 00	185,781 86
Imperial Life	295,611 61	5,577,617 68	72,781 79	801,940 14
London Life	25,000 00	3,339,754 48	1,230 00	213,003 24
Manufacturers	8,176 85	7,770,173 48	278,576 43	2,088,456 93
Monarch Life	1,100 00	286,971 18	None.	8,002 37
Mutual Life of Canada	229,351 59	11,051,716 34	None.	2,527,162 96
National Life of Canada	161,737 52	None.	None.	263,496 18
North American	120,836 20	4,152,410 80	155,125 00	1,672,629 17
Northern Life	None.	1,022,102 58	21,972 60	152,221 75
Royal Guardians	90,000 00	114,730 00	None.	57,569 72
La Sauvegarde	173,644 54	188,014 40	None.	33,795 75
Security Life	None.	None.	None.	None. s
Sovereign Life	None.	439,216 97	None.	123,696 43
Subsidiary High Court of the A.O.F	None.	1,900 00	None.	11,506 25
Sun Life	1,240,488 14	2,141,721 83	1,967,013 03	5,655,721 53
Travellers Life of Canada	None.	None.	None.	None.
Union Life	190,779 14	148,680 35	340,000 00	61,199 92
Totals	8,983,194 92	75,322,298 31	3,229,832 64	25,879,862 62

*Among the assets of certain of the above companies are included bonus stocks, acquired in connection (such value being then included in the above figures); in the other instances the stocks are not yet deemed

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ASSETS, 1912.

Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Asset .
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
57,574 00	None.	15,697 88	2,434 07	13,841 67	4,693 61	148,431 58
14,367,560 52	5,003,208 00	181,382 42	996,552 36	739,383 45	286 28	48,301,523 49
95,582 80	None.	8,758 15	2,952 89	8,434 17	2,495 06	178,023 07
5,405,314 55	811,015 23	191,403 94	349,723 77	563,378 17	3,844 90	17,265,975 38
375,287 01	None.	45,052 69	10,371 86	52,537 84	4,384 85	1,462,367 24
176,478 63	29,100 00	93,997 25	25,741 17	83,020 75	8,777 49	1,233,900 75
188,552 86	None.	1,305 62	84,334 41	107,892 35	165 39	2,873,053 93
52,100 00	None.	33,388 82	98,123 94	121,396 24	8,374 82	2,865,026 66
1,708,690 56	36,400 00	123,388 42	76,215 44	199,641 00	13,241 85	4,887,616 95
309,362 48	331,962 50	23,740 65	342,142 80	598,359 42	6,597 08	12,251,981 64
295,161 32	22,000 00	142,969 39	45,304 30	28,156 53	1,659 84	1,399,346 39
696,356 23	26,611 75	169,313 30	211,865 53	278,929 73	3,392 30	8,134,420 06
163,549 01	77,725 00	30,105 86	107,627 83	94,402 95	6,977 76	4,059,376 13
3,762,399 24	1,002,402 70	272,111 68	481,410 06	462,864 80	8,858 90	16,135,431 07
54,575 55	None.	3,500 30	16,496 28	82,118 83	4,527 89	457,292 40
5,058,053 96	None.	283,112 84	487,694 48	433,711 10	None.	20,070,803 27
1,320,426 07	175,666 33	8,908 79	22,728 34	99,009 85	30,941 07	2,082,914 15
4,695,950 41	1,863,456 97	73,618 99	179,771 31	307,778 83	2,581 73	13,224,159 41
384,555 29	40,955 00	65,196 56	42,086 76	35,311 57	48,933 66	1,813,335 77
95,134 41	None.	9,468 74	4,273 87	11,565 00	5,737 32	388,479 06
272,696 26	None.	83,835 79	9,318 06	26,091 57	4,155 60	791,551 97
53,940 30	None.	14,139 73	249 12	13,729 06	4,287 78	86,345 99
337,362 23	None.	17,668 29	14,661 43	18,660 65	3,472 71	954,738 71
254,602 05	None.	21,256 75	3,642 83	9,114 86	None.	302,022 74
29,572 084 44	6,696,462 00	949,687 42	400,404 43	884,700 34	97,333 33	49,605,616 49
86,700 00	None.	39,119 56	760 67	21,637 13	3,102 22	151,319 58
292,316 19	190,087 99	60,190 81	23,641 67	30,002 61	23,986 86	1,360,885 54
70,132,366 37	16,307,053 47	2,962,320 64	4,010,529 68	5,325,670 47	302,810 30	212,485,939 42

with bond purchases. In some instances the value has been assigned by the companies to these stocks to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

Canadian Life Company—Liabilities, &c., 1912.

Companies.	Unsettled Claims.	*Net Reinsurance Reserve.	Sundry.	Total Liabilities including Reserve but, not Capital. Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital stock Paid up.	Basis of Reserve.—(Statutory basis: Issued prior to Jan. 1, 1900—(*a*) Assurances $O^{m(5)}$ 4% (*b*) Annuities O[am] & O [af] 4% Issued since Dec. 31, 1899—(*a*) Assurances O^{m} (5) 3½% (*b*) Annuities O [am] & O [af] 3½%)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
British Columbia Life	None.	*a* 40,092 00	2,350 05	42,442 05	105,989 53	97,497 10	O^{m} (5) 3½%.
Canada Life	326,500 89	41,548,369 00	453,794 29	42,328,664 18	5,972,359 31	1,000 000 00	Par. Assces since 1899 H^{m} 3%. All other Assces. and bonuses H^{m} 3½%. Annuities Gov. Ann. select 3% & 3½%.
Capital Life	5,000 00	*b* 15,607 90	3,245 83	23,853 73	154,169 34	122,480 00	Non-Par. $O^{m(5)}$ 3½%; Par. O^{m} (5) 3%.
Confederation	81,513 86	15,206,970 00	136,191 69	15,424,675 55	1,841,299 83	100,000 00	Issued at Ord. rates O^{m} (5);Tropical, Am. Trop. Int.—prior to Jan. 1, 1896, 4%; '96-'99 incl. 3½%; 1900-11 incl. 3%. Annuities B.O. ann. 3½%.
Continental	6,500 00	*c* 1,126,872 00	55,621 68	1,188,993 68	273,373 56	200,000 00	Statutory.
Crown Life	25,500 00	*d* 964,984 00	39,079 21	1,029,563 21	204,337 54	100,944 51	H^{m} 3½%. Annuities. B.O. Select 3½%.
Dominion Life	25,730 00	2,208,886 69	134,450 90	2,369,067 59	503,986 34	100,000 00	Prior to Jan. 1, 1910, H^{m} 3½%; since Dec. 31, 1909 O^{m} (5) 3%.
Excelsior Life	27,200 00	2,406,936 00	50,308 50	2,484,444 50	380,582 16	75,000 00	Monthly business H^{m} 4½%. Life and Lim. Life 1910-12 H^{m} 3%. All other H^{m} 3½%.
Federal Life	52,520 00	4,406,130 00	88,110 00	4,546,760 00	340,856 95	130,000 00	Prior to 1900 H^{m} 4%, since Jan. 1st, 1900 H^{m} 3% and 3½%. Ann. B.O. Select 3½%
Great-West	62,163 90	9,584,277 00	380,489 85	10,026,930 75	2,225,050 89	550 000,00	3% business A^{m} 3% and O^{m} (5) 3%. All other O^{m} (5) 3½%. Annuities B.O. select 3½%.
Home Life	11,500 00	*e* 1,247,129,00	8,222 31	1,266,851 31	132,495 08	219,200 00	H^{m} for O^{m} (5) otherwise Statutory.
Imperial Life	23,241 20	6,338,568 00	378,198 09	6,740,007 29	1,394,412 77	450,000 00	H^{m} 3%; Tropical & Sub.-Trop. business prior to 1869 A^{m} Tropical 3½%, subsequent, 3%; Annuities, B.O. Select 3½%.
London Life	26,674 46	3,693,637 00	137,690 41	3,858,001 87	201,374 26	50,000 00	Ord : Issued prior to Jan. 1 1910, H^{m} 3½%; since $O^{m(5)}$ 3%. Indust.: Issued prior to Jan. 1900, comb'd. 3½%; since Farr's No. 3, 3%.
Manufacturers	229,923 57	13,892,632 00	378,240 09	14,500,795 66	1,634,635 41	300,000 00	H^{m} 3½% with extra for excess guarantees; Tropical, A^{m} Trop. 3½%; Sub-Trop. mean of H^{m} & A^{m} Trop. 3½%; Annuities, B.O. Select 3½%.
Monarch Life	3,072 45	*f* 237,753 00	18,656 36	259,481 81	197,810 59	100,735 04	O^{m} (5) 3½%.

Mutual Life of Canada	77,926 67	16,161,753 55	236,908 69	16,476,588 91	3,594,214 36	None.	Prior to 1903 O^m (5) 3½%; 1903 et seq. O^m (5) 3%; Annuities, statutory prior to 1902, since at 3%.
National Life of Canada	9,647 00	*g* 1,638,290 97	88,938 68	1,736,876 65	346,037 50	250,000 00	H^m 3½%.
North American	75,638 80	11,354,590 00	157,884 83	11,588,113 63	1,636,045 78	60,000 00	H^m 3½%; Tropical, A^m Trop. 3%; Sub-Trop. mean of H^m & A^m. Trop. 3%; B.O. Ann, 3½%.
Northern Life	3,000 00	*h* 1,275,196 60	19,716 56	1,297,913 16	515,422 61	464,177 50	Prior to 1900, mean of H^m 4½% & O^m (5) 3½%; since Dec. 31, 1899, O^m (5) 3½%.
Royal Guardians	25,054 40	240,779 00	13,019 98	278,853 38	109,625 68	None.	National Fraternal Congress 4%.
La Sauvegarde	1,119 00	*i* 503,293 11	62,174 08	566,586 19	224,965 78	179,330 00	O^m (5) 3½%
Security Life	1,000 00	*j* 16,180 00	2,260 00	19,440 00	66,905 99	70,441 00	Life, O^m (5) 3%; End. O^m (5) 3½%.
Sovereign Life	150 00	*k* 582,842 00	7,674 24	590,666 24	364,072 47	209,995 00	Non-Par. O^m (5) 3½%; Par. O^m (5) 3%.
Subsidiary High Court of the A. O. F	None.	265,574 00	None.	265,574.00 00	36,448 74	None	H^m 3½%. O^m (5) 3½%.
Sun Life	483,246 07	42,916,614 94	624,673 66	44,024,534 67	5,581,031 82	250,000 00	Prior to Dec. 31, 1902, O^m (5) 3½%, since O^m (5) 3%; Annuities O [af] and O [am] 3½%.
Travellers Life of Canada	2,500 00	*l* 49,175 33	1,707 71	53,383 04	97,936 54	96,800 00	Life O^m (5) 3%; End.& Term O^m (5) 3½%.
Union Life	19,200 00	1,267,584 00	73,105 62	1,359,889 62	995 92	742,705 63	Ordinary Branch H^m 3½%; Industrial, H^m Supplemented by E.L. No. 4, (Male) below age 10.
Totals	1,605,522 27	179,190,717 09	3,552,713 31	184,348,952 67	28,136,986 75	5,919,306 38	.....

†The Home Life Association of Canada have a Contract with the People's Life Insurance Company under which the Peoples' Life receive a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies reinsured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of $5,000 per annum and a percentage of 3½ per cent of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed $7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

*The following companies have made a deduction from Reserve as allowed under section 42 subsection 3 of the Insurance Act, 1910:—(*a*) British Columbia, $22.710; (*b*) Capital, $11,257.40; (*c*) Continental, $32,603; (*d*) Crown, $46,627; (*e*) Home ,$2,199; (*f*) Monarch, $29,114; (*g*) National, $95,165.03; (*h*) Northern, $36,027.43; (*i*) La Sauvegarde, $25,418.01; (*j*) Security, $9,094; (*k*) Sovereign, $11,594; (*l*) Travellers, $18,134.18.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	None.	3,092,753 52	None.	16,322 79	257,547 28	None.	267,276 05	37,383 13	4,304 23	None.	3,675,587 00
Edinburgh Life	None.	None.	None.	3,474 80	None.	None.	None.	119 48	21 67	None.	3,615 95
Gresham Life	130,000 00	595,700 00	None.	None.	73,250 00	None.	50 00	6,451 67	2,598 99	10,530 15	818,580 81
Life Association of Scotland	None.	None.	None.	72,988 50	151,847 30	None.	3,595 90	939 32	2,444 08	None.	231,815 10
*Liverpool and London and Globe											
London and Lancashire Life	235,600 00	1,663,042 48	6,500 00	365,647 00	2,824,991 26	None.	28,707 95	76,455 75	109,433 88	5,719 87	5,316,098 19
*London Assurance											
*North British & Mercantile											
Norwich Union Life	None.	None.	None.	None.	182,280 00	None.	8,152 33	None.	None.	None.	190,432 33
Phœnix, of London	220,463 77	1,466,375 16	None.	189,808 43	669,209 36	None.	40,671 00	48,716 35	35,497 46	13,268 00	2,684,009 53
*Royal											
Scottish Amicable	None.	None.	None.	3,903 07	147,994 04	None.	None.	None.	22 27	None.	151,919 38
Scottish Provident	None.	None.	None.	9,563 00	90,680 60	None.	None.	1,255 60	None.	None.	101,499 20
Standard	324,970 44	5,195,954 31	135,000 00	1,293,120 38	9,419,588 66	None.	138 60	25,587 89	124,495 12	628 19	16,519,483 59
Star	None.	396,848 18	None.	10,843 26	2,300,189 55	151,984 03	3,543 26	41,244 04	1,304 75	593 52	2,906,550 59
Totals	911,034 21	12,410,673 65	141,500 00	1,965,671 23	16,117,578 05	151,984 03	352,135 09	238,153 23	280,122 45	30,739 73	32,599,591 67

*These companies also do fire business. For their assets and liabilities in Canada, see pages 40 and 42.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Life	None.	None.	None.	699,953 35	4,814,304 30	None.	8,694 53	64,662 18	72,280 90	None.	5,659,895 26
Connecticut Mutual	None.	None.	None.	None.	113,095 00	None.	None	None.	None.	None.	113,095 00
Equitable	None.	773,000 00	None.	877,659 85	6,235,629 81	None.	72,835,14	91,688 71	65,103 41	None.	8,115,916 92
Germania Life	Mone.	None.	None.	22,277 00	166,660 10	None.	None.	2,987 02	1,162 08	None.	193,086 20
Metropolitan	58,682 73	2,362,250 00	None.	593,515 78	10,269,796 03	None.	None.	197,293 33	330,846 24	None.	13,812,294 11
Mutual Life of New York	None.	None.	None.	1,354,611 17	7,700,992 75	None.	24,833 35	136,752 62	104,771 23	None.	9,321,961 12
National Life of U.S.	None.	None.	None.	None.	57,400 00	None.	None.	633 33	18 18	None.	58,051 51
New York Life	None.	1,205,000 00	None.	2,433,403 51	9,552,579 11	None.	94,364 88	148,604 35	159,204 01	124,64	13,593,280 50
North Western Mutual	None.	None.	None.	1,957 50	114,000 00	None.	None.	72 72	138 20	None.	116,168 42
Phœnix Mutual	None.	None.	None.	None.	131,272 80	None.	None.	None.	311,29	None.	131,584 09
Provident Savings	None.	None.	None.	65,127 03	435,246 39	None.	None.	7,712 43	5,517 00	None.	513,602 85
Prudential	None.	None.	None.	96,918 78	1,685,264 50	None.	136,247 10	30,721 81	109,231 30	None.	2,058,383 49
State Life	None.	60,000 00	None.	28,051 07	122,612 40	None.	None.	2,119 44	174,72	None.	212,957 63
Travelers' Insurance Co.	None.	1,378,062 53	None.	543,857 00	2,849,843 79	None.	87,879 39	67,009 48	76,622 36	None.	5,003,274 55
Union Mutual	None.	None.	None.	201,737 70	1,555,888 06	17,000 00	17,571 90	15,903 53	34,566 36	None.	1,842,667 55
United States Life	None.	None.	None.	54,296 79	280,085 53	None.	None.	3,499 50	4,895 18	None.	342,777 00
Totals	58,682 73	5,778,312 53	None.	6,973,366 53	46,084,670 57	17,000 00	442,426 29	769,570 45	964,842 46	124 64	61,088,996 20

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada, for the Year 1912.

LIABILITIES IN CANADA, 1912.

—	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	*e* Excess of Assets over Liabilities. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	1,785 58	250,000 00	None.	251,785 58	*e* 3,423,801 42
Edinburgh Life	None.	42,607 70	18,552 71	61,160 41	*d* 57,544 46
Gresham Life	None.	10,000 00	322 40	10,322 40	*e* 808,258 41
Life Association of Scotland	48,301 63	517,642 32	None.	565,943 95	*d* 334,128 95
Liverpool & London & Globe	2,000 00	70,000 00	45 00	72,045 00	.....
London and Lancashire Life	24,913 75	3,621,619 00	24,668 35	3,671,201 10	*e* 1,674,897 09
London Assurance	None.	13,139 00	None.	13,139 00	.....
North British & Mercantile	11,257 47	399,056 70	430 36	410,774 53	.....
Norwich Union Life	None.	59,921 00	47,655 00	107,576 00	*e* 828,56 33
Phœnix, of London	25,839 25	2,383,447 00	6,150 00	2,415,436 25	*e* 268,573 28
Royal	None.	791,015 00	2,451 18	793,466 18	.....
Scottish Amicable	None.	61,821 27	2,998 63	64,819 90	*e* 87,099 48
Scottish Provident	None.	59,319 80	None.	59,319 80	*e* 42,179 49
Standard	102,389 42	9,850 000 00	153,094 63	10,105,484 05	*e* 6,413,999 54
Star	621 75	137,651 00	None.	138,272 75	*e* 2,768,277 84
Totals	217,138 85	18,267,239 79	256,368 26	18,740,746 90	.....
American Companies.					
Ætna Life	40,540 00	6,146,506 00	51,084 81	6,238,130 81	*d* 578,235 55
Connecticut Mutual	17,107 00	492,737 00	None.	509,844 00	*d* 396,749 00
Equitable	48,085 19	6,605,845 00	74,427 40	6,728,357 59	*e* 1,387,559 33
Germania Life	2,519 10	113,812 00	1,026 86	117,357 96	*e* 75,728 24
Metropolitan	33,852 50	11,361,602 00	287,362 45	11,682,816 95	*e* 2,129,477 16
Mutual Life of New York	116,514 49	8,801,209 00	90,352 66	9,008,076 15	*e* 313,884 97
National Life of U.S.	None.	27,080 00	None.	27,080 00	*e* 30,971 51
New York Life	113,423 98	12,956,539 00	173,050 57	13,243,013 55	*e* 350,266 95
North Western Mutual	None.	88,001 00	102 60	88,103 60	*e* 28,064 82
Phœnix Mutual	None.	275,000 00	None.	275,000 00	*d* 143,415 91
Provident Savings	1,138 00	456,522 00	6,547 93	464,207 93	*e* 49,394 92
Prudential	11,112 87	1,626,014 00	43,475 56	1,680,602 43	*e* 377,781 06
State Life	None.	179,858 00	3,660 70	183,518 70	*e* 29,483 93
Travelers Insurance Co	15,496 00	3,603,705 00	257,885 22	3,877,086 22	*e* 1,126,188 33
Union Mutual	15,184 18	1,754,795 00	5,535 99	1,775,515 17	*e* 67,152 38
United States Life	6,500 00	340,541 00	2,413 32	349,454 32	*d* 6,677 32
Totals	421,473 31	54,829,766 00	996,926 07	56,248,165 38	*e* 4,840,830 82

*Loss on securities sold. **Premium on capital stock. †Including $92,325.00 for premium on capital stock. ††Premium on capital stock. ‡Premium on capital stock. ‡‡Including $100 for premium on capital stock. (*a*) Including $31,530 for premium on capital stock. (*b*) Including $31,690.01 for premium on capital stock. (*c*) Including $24,725 for premium on capital stock. (*d*) Including $3,786.24 for premium on capital stock.

Received on account of capital stock not included in income:—

British Columbia Life, $5,638.41; Capital Life, $122,480; Crown Life, $889.76; Great West Life, $1,500; Monarch Life, $125; National Life of Canada, $25,000; Northern Life, $4,396.12; La Sauvegarde, $30,005; Security Life, $2,460.50; Travellers Life of Canada, $11,920; Union Life, $1,472.68.

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TABLE showing the Cash Income, excluding Receipts on account of Capital Stock, of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch, for the Year 1912.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	64,485 70	None.	8,305 12	**34,600 35	107,391 17
Canada Life	4,450,674 38	703,320 41	2,139,704 37	103,060 58	7,396,759 74
Capital Life	27,196 32	None.	5,855 60	†92,734 50	125,786 42
Confederation	2,185,439 07	193,857 41	793,321 97	102,150 02	3,274,768 47
Continental	271,721 63	None.	45,554 08	24,731 52	342,007 23
Crown Life	297,227 00	None.	46,923 02	††233 23	344,383 25
Dominion Life	424,753 58	1,050 00	179,492 37	None.	605,295 95
Excelsior Life	501,021 34	None.	164,276 32	7,943 14	673,240 80
Federal Life	899,591 28	1,370 43	233,783 64	29,920 62	1,164,665 97
Great-West	2,810,490 30	7,561 50	716,385 26	20,784 34	3,555,224 40
Home Life	203,830 45	None.	52,673 11	*—657 49	255,846 07
Imperial Life	1,355,578 68	None.	437,145 17	5,221 20	1,797,945 05
London Life	905,786 65	None.	226,981 20	1,704 88	1,134,472 73
Manufacturers	2,769,116 10	None.	771,103 04	257,038 10	3,797,257 24
Monarch Life	108,679 65	None.	21,941 04	‡1,475 00	132,095 69
Mutual Life of Canada	2,684,658 16	7,541 11	1,007,311 31	1,054 43	3,700,565 01
National Life of Canada	508,564 60	None.	68,725 66	8,958 49	586,248 75
North American	1,730,679 00	None.	667,973 94	6,104 31	2,404,757 25
Northern Life	309,869 12	None.	87,886 05	‡‡1,747 50	399,502 67
Royal Guardians	94,524 56	None.	15,876 53	8,134 05	118,535 14
La Sauvegarde	189,718 24	None.	19,692 21	(*a*)96,157 59	305,568 04
Security Life	15,263 86	None.	2,749 89	(*b*)32,380 01	50,393 76
Sovereign Life	129,197 73	None.	51,341 04	None.	180,538 77
Subsidiary High Court, A.O.F.	53,539 85	None.	14,368 33	None.	67,903 18
Sun Life	7,743,649 94	2,008,722 32	2,564,414 57	56,245 87	12,373,032 70
Travellers Life of Canada	39,510 58	None.	6,168 42	(*c*)25,430 00	71,109 00
Union Life	716,126 36	None.	43,537 93	(*d*) 9,124 20	768,788 49
Totals	31,490,894 13	2,923,426 18	10,393,491 19	926,276 44	45,734,087 94
British Companies.					
Commercial Union	28,364 42	51 16	161,611 41	1,102 38	191,129 37
Edinburgh Life	898 81	None.	25,782 09	None.	26,680 90
Gresham Life	11,708 80	300 00	18,006 97	None.	30,015 77
Life Association of Scotland	9,418 57	None.	4,104 42	None.	13,522 99
Liverpool and London & Globe	2,752 32	None.	None.	None.	2,752 32
London and Lancashire Life	454,495 39	None.	221,908 57	12,328 03	688,731 99
London Assurance	199 96	None.	None.	None.	199 96
North British and Mercantile	23,346 01	None.	None.	None.	23,346 01
Norwich Union Life	3,170 02	None.	357 43	None.	3,527 45
Phœnix, of London	197,510 76	None.	113,869 74	9,711 09	321,091 59
Royal	204,838 17	None.	31,538 23	None.	236,376 45
Scottish Amicable	1,188 24	None.	6,170 02	453 80	7,812 06
Scottish Provident	577 53	None.	4,495 40	None.	5,072 93
Standard	817,393 69	1,100 00	763,965 80	8,900 31	1,591,359 80
Star	10,730 61	None.	89,361 39	None.	100,092 00
Totals	1,766,593 30	1,451 16	1,441,171 52	32,495 61	3,241,711 59
American Companies.					
Ætna Life	692,897 81	None.	199,183 37	43,197 74	935,278 92
Connecticut Mutual	26,434 17	None.	4,666 60	None.	31,100 77
Equitable	784,550 98	1,429 53	368,740 38	596 61	1,155,317 50
Germania Life	8,646 37	None.	6,893 32	1,107 91	16,647 60
Metropolitan	3,461,913 27	None.	470,664 42	23,394 92	3,955,972 61
Mutual Life of New York	1,199,112 92	28,397 13	384,819 20	None.	1,612,329 25
National Life of United States	298 40	None.	None.	None.	298 40
New York Life	2,091,627 75	1,364 96	509,442 78	None.	2,602,435 49
North Western Mutual	2,934 28	None.	107 90	None.	3,042 18
Phœnix Mutual	15,915 83	None.	5,199 09	None.	21,114 92
Provident Savings	69,812 10	None.	23,581 58	None.	93,393 68
Prudential	1,173,013 32	None.	48,840 35	None.	1,221,853 67
State Life	40,374 39	None.	6,947 91	None.	47,322 30
Travelers Insurance Co	459,404 85	32,187 00	174,409 33	None.	666,001 18
Union Mutual	267,962 36	None.	61,559 10	8,537 63	338,059 09
United States Life	43,112 82	None.	13,690 03	None.	56,802 85
Totals	10,338,011 62	63,378 62	2,278,745 36	76,834 81	12,756,970 41

For foot-notes see opposite page.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders	Total paid to Policy-holders	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	None.	None.	None.	None.	None.	None.	64,485 70
Canada Life	1,618,269 76	380,026 15	86,441 67	262,861 50	115,365 72	2,462,964 80	5,153,994 79
Capital Life	3,000 00	None.	None.	None.	None.	3,000 00	27,196 32
Confederation	614,272 61	428,997 87	28,048 54	371,435 20	194,302 67	1,637,056 89	2,379,296 48
Continental	25,421 86	6,500 00	None.	18,606 25	1,521 01	52,049 12	271,721 63
Crown Life	59,719 15	2,000 00	500 40	8,461 78	None.	70,681 33	297,227 00
Dominion Life	41,953 50	22,555 00	721 80	10,964 01	13,559 82	89,754 13	425,803 58
Excelsior Life	67,582 30	17,540 00	11,820 72	14,928 06	6,959 36	118,830 44	501,021 34
Federal Life	218,783 08	56,847 00	3,027 25	129,854 58	27,664 60	436,176 51	900,961 71
Great West	368,281 08	68,182 15	10,230 93	177,867 63	133,530 88	758,092 67	2,818,054 80
Home Life	41,881 67	7,830 00	72 40	29,575 20	None.	79,359 27	203,830 45
Imperial Life	215,292 67	69,995 00	4,429 97	67,635 24	41,604 48	398,957 36	1,355,578 68
London Life	140,712 25	125,563 26	300 00	19,889 01	13,453 86	299,918 38	905,786 65
Manufacturers	547,773 78	281,855 72	3,098 47	358,950 09	140,592 57	1,332,270 63	2,769,116 10
Monarch Life	6,385 10	None.	None.	32 80	None.	6,417 90	108,679 65
Mutual Life of Canada	440,453 96	335,867 00	9,403 62	212,530 57	277,631 29	1,275,886 44	2,692,199 27
National Life of Canada	54,445 12	1,235 00	35 36	13,995 48	399 76	70,110 72	508,564 60
North American	421,782 07	166,183 90	10,246 18	352,327 74	166,367 69	1,116,907 58	1,730,679 00
Northern Life	42,991 94	7,000 00	None.	15,073 35	1,656 60	66,721 89	309,869 12
Royal Guardians	57,376 46	None.	None.	4,330 32	832 59	62,539 37	96,202 92
La Sauvegarde	18,055 00	None.	None.	10,887 29	None.	28,942 29	189,718 24
Security Life	1,000 00	None.	None.	None.	None.	1,000 00	15,263 86
Sovereign Life	10,012 50	None.	None.	14,494 66	None.	24,507 16	129,197 73
Subsidiary High Court of the A. O. F	6,954 00	None.	None.	2,883 00	893 00	10,730 00	53,539 85
Sun Life	1,761,536 22	862,766 72	518,109 78	931,934 77	658,115 80	4,732,463 29	9,752,372 26
Travellers Life of Canada	1,000 00	None.	None.	None.	None.	1,000 00	39,510 58
Union Life	118,427 63	53 50	None.	12,941 31	None.	131,422 44	716,126 36
Totals	6,903,363 71	2,840,998 27	686,487 09	3,042,459 84	1,794,451 70	15,267,760 61	33,748,339 17
British Companies.							
Commercial Union	20,539 92	6,579 25	None.	33 00	None.	27,152 17	28,415 58
Edinburgh Life	1,671 71	None.	None.	None.	None.	1,671 71	898 81
Gresham Life	2,000 00	None.	None.	None.	None.	2,000 00	12,008 80
Life Association of Scotland	46,493 98	6,981 45	None.	1,396 28	1,935 74	56,807 45	9,418 57
Liverpool and London and Globe	9,524 72	None.	309 96	None.	None.	9,83	2,752 32A4 68

London and Lancashire Life	129,945 06	80,073 75	500 00	31,165 54	None.	241,684 35	454,495 39
London Assurance	None.	None.	None.	None.	None.	None.	199 96
North British and Mercantile	17,048 79	None.	316 48	1,778 00	933 78	20,077 05	23,346 01
Norwich Union Life	3,747 17	None.	None.	650 00	None.	4,397 17	3,170 02
Phœnix, of London	115,180 48	54,709 50	4,484 00	33,515 05	39,135 53	247,024 56	197,510 76
Royal	57,026 20	2,074 57	789 85	9,528 18	172 50	69,591 30	204,838 17
Scottish Amicable	25,136 11	None.	None.	3,088 98	None.	28,225 09	1,188 24
Scottish Provident	None.	None.	None.	None.	None.	None.	577 53
Standard	453,382 51	283,197 91	10,420 39	149,945 95	None.	896,946 76	818,493 69
Star	10,970 97	8,374 06	None.	560 00	None.	19,905 03	10,730 61
Totals	892,667 62	441,990 49	16,820 68	231,660 98	42,177 55	1,625,317 32	1,768,044 46
American Companies.							
Ætna Life	258,840 67	197,767 00	None.	81,112 67	114,921 52	652,641 86	692,897 81
Connecticut Mutual	50,814 00	3,000 00	None.	5,242 53	7,197 06	66,253 59	26,434 17
Equitable	444,233 02	130,098 00	19,039 79	205,080 35	189,183 73	987,634 89	785,980 51
Germania Life	1,000 00	800 00	None.	3,657 00	617 29	6,074 29	8,646 37
Metropolitan	580,564 17	69,789 50	592 52	91,034 59	109 086 46	851,067 24	3,461,913 27
Mutual Life of New York	466,588 00	221,882 00	21,284 40	326,391 97	257,092 53	1,293,238 90	1,227,510 05
National Life of United States	4,500 00	None.	None.	1,100 00	None.	5,600 00	298 40
New York Life	620,504 99	167,565 48	12,115 47	324,944 85	280,440 92	1,405,571 71	2,092,992 71
North Western Mutual	3,163 00	None.	None.	None.	1,408 65	4,571 65	2,934 28
Phœnix Mutual	3,000 00	None.	None.	1,500 00	2,504 15	7,004 15	15,915 83
Provident Savings	57,085 42	28,000 00	77 73	22,986 38	17 10	108,166 63	69,812 10
Prudential	174,899 57	19 00	88 73	28,177 42	5,641 38	208,826 10	1,173,013 32
State Life	5,000 00	None.	None.	2,841 94	3,968 82	11,810 76	40,374 39
Travelers Insurance Co	156,996 01	64,711 11	2,539 89	23,037 88	462 87	247,747 76	491,591 85
Union Mutual	108,752 80	21,750 46	None.	25,464 73	14,037 89	170,005 88	267,962 36
United States Life	18,400 00	7,116 00	29 00	9,306 83	2,381 00	37,232 83	43,112 82
Totals	2,954,341 65	912,498 55	55,767 53	1,151,879 14	988,961 37	6,063,448 24	10,401,390 24

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Paid for Taxes.	Investment Expenses.	General Expenses.	Total Expenses.	Payments to Policyholders.	Dividends to Shareholders	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	312 07	None.	70,854 46	71,166 53	None.	None.	71,166 53	*e* 41,863 05
Canada Life	62,980 16	66,551 24	953,358 22	1,082,889 62	2,462,964 80	80,000 00	3,625,854 42	*e*3,770,905 32
Capital Life	1,163 61	None.	79,961 86	81,125 47	3,000 00	None.	84,125 47	*e* 41,660 95
Confederation	26,120 66	5,224 17	708,542 86	739,887 69	1,637,056 89	20,000 00	2,396,944 58	*e* 877,823 89
Continental	4,075 18	None.	103,482 39	107,557 57	52,049 12	14,000 00	173,606 69	*e* 168,400 54
Crown Life	3,206 75	1,237 55	124,969 35	129,413 65	70,681 33	9,089 23	209,184 21	*e* 135,199 04
Dominion Life	4,235 02	11,193 03	133,423 07	148,851 12	89,754 13	12,000 00	250,605 25	*e* 354,690 70
Excelsior Life	6,074 33	14,422 38	169,225 11	189,721 82	118,830 44	6,113 10	314,665 36	*e* 358,575 44
Federal Life	9,404 11	1,784 50	256,329 59	267,518 20	436,176 51	13,000 00	716,694 71	*e* 447,971 26
Great West	24,056 29	71,707 72	785,413 19	881,177 20	758,092 67	82,363 30	1,721,633 17	*e*1,833,591 23
Home Life	2,682 85	None.	63,319 48	66,002 33	79,359 27	None.	145,361 60	*e* 110,484 47
Imperial Life	14,429 87	24,076 61	350,168 67	388,675 15	398,957 36	45,000 00	832,632 51	*e* 965,312 54
London Life	9,275 27	18,438 13	349,197 57	376,910 97	299,918 38	4,000 00	680,829 35	*e* 453,643 38
Manufacturers	26,895 69	48,291 69	787,315 62	862,503 00	1,332,270 63	24,000 00	2,218,773 63	*e*1,578,483 61
Monarch Life	1,201 59	726 77	70,612 28	72,540 64	6,417 90	None.	78,958 54	*e* 53,200 15
Mutual Life of Canada	25,732 70	30,864 58	559,236 40	615,833 68	1,275,886 44	None.	1,891,720 12	*e*1,808,844 89
National Life of Canada	7,516 59	1,201 12	205,229 04	213,946 75	70,110 72	43,000 00	327,057 47	*e* 259,191 28
North American	19,352 63	22,452 61	403,633 02	445,438 26	1,116,907 58	6,000 00	1,568,345 84	*e* 836,411 41
Northern Life	4,016 26	2,426 85	126,996 16	133,439 27	66,721 89	27,591 73	227,752 89	*e* 171,749 78
Royal Guardians	328 74	251 45	21,900 85	22,481 04	62,539 37	None.	85,020 41	*e* 35,193 09
La Sauvegarde	4,444 43	51 80	82,175 83	86,672 06	28,942 29	None.	115,614 35	*e* 189,953 69
Security Life	864 00	None.	54,231 80	55,095 80	1,000 00	None.	56,095 80	*d* 5,702 04
Sovereign Life	1,916 64	122 01	57,731 20	59,769 85	24,507 16	12,599 70	96,876 71	*e* 83,662 06
Subsidiary High Court of the A. O. F.	130 36	None.	9,882 15	10,012 51	10,730 00	None.	20,742 51	*e* 47,165 67
Sun Life	88,231 08	17,813 34	2,011,102 74	2,117,147 16	4,732,463 29	37,500 00	6,887,110 45	*e*5,485,922 25
Travellers Life of Canada	1,913 27	None.	59,293 84	61,207 11	1,000 00	None.	62,207 11	*e* 8,901 89
Union Life	6,247 13	None.	674,089 54	680,336 67	131,422 44	None.	811,759 11	*d* 42,970 62
Totals	356,807 28	338,837 55	9,271,676 29	9,967,321 12	15,267,760 61	436,257 06	25,671,338 79	*e*20,070,128 92

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TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

—	Payments to Policyholders	Paid for Taxes.	General Expenses.	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	27,152 17	628 04	1,859 46	29,639 67	*e* 161,489 70
Edinburgh Life	1,671 71	90 86	2,044 88	3,807 45	*e* 22,873 45
Gresham Life	2,000 00	1,935 10	38,119 75	42,054 85	*d* 12,039 08
Life Association of Scotland	56,807 45	7 12	816 51	57,631 08	*d* 44,108 09
Liverpool & London & Globe	9,834 68	42 02	279 40	10,156 10	*d* 7,403 78
London and Lancashire Life	241,684 35	6,783 21	120,745 56	369,213 12	*e* 319,518 87
London Assurance	None.	None.	None.	None.	*e* 199 96
North British and Mercantile	20,077 05	816 65	5,631 94	26,525 64	*d* 3,179 63
Norwich Union Life	4,397 17	22 14	116 33	4,535 64	*d* 1,008 19
Phœnix, of London	247,024 56	2,655 00	41,500 16	291,179 72	*e* 29,911 87
Royal	69,591 30	2,497 68	79,763 17	151,852 15	*e* 84,524 30
Scottish Amicable	28,225 09	67 06	134 84	28,426 99	*d* 20,614 93
Scottish Provident	None.	None.	47 49	47 49	*e* 5,025 44
Standard	896,946 76	10,293 81	136,588 96	1,043,829 53	*e* 547,530 27
Star	19,905 03	145 64	782 85	20,833 52	*e* 79,258 48
Totals	1,625,317 32	25,984 33	428,431 30	2,079,732 95	*e* 1,161,978 64
American Companies.					
Ætna Life	652,641 86	11,100 49	77,648 56	741,390 91	*e* 193,888 01
Connecticut Mutual	66,253 59	None.	13 98	66,267 57	*d* 35,166 80
Equitable	987,634 89	10,354 94	90,046 22	1,088,036 05	*e* 67,281 45
Germania Life	6,074 29	4 38	50 00	6,128 67	*e* 10,518 93
Metropolitan	851,067 24	48,425 40	1,065,115 10	1,964,607 74	*e* 1,991,364 87
Mutual Life of New York	1,293,238 90	14,131 66	181,717 76	1,489,088 32	*e* 123,240 93
National Life of United States	5,600 00	None.	35 27	5,635 27	*d* 5,336 87
New York Life	1,405,571 71	24,846 75	304,856 85	1,735,275 31	*e* 867,160 18
North Western Mutual	4,571 65	3 89	50 00	4,625 54	*d* 1,583 36
Phœnix Mutual	7,004 15	None.	None.	7,004 15	*e* 14,110 77
Provident Savings	108,166 63	48 35	938 35	109,153 33	*d* 15,759 65
Prudential	208,826 10	13,891 98	659,407 35	882,125 43	*e* 339,728 24
State Life	11,810 76	431 73	2,084 16	14,326 65	*e* 32,995 65
Travelers Insurance Co	247,747 76	6,233 68	52,671 17	306,652 61	*e* 359,348 57
Union Mutual	170,005 88	4,571 74	36,731 23	211,308 85	*e* 126,750 24
United States Life	37,232 83	484 25	4,405 67	42,122 75	*e* 14,680 10
Totals	6,063,448 24	134,529 24	2,475,771 67	8,673,749 15	*e* 4,083,221 26

DETAILS of Life Insurance issued and

— —	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
Canadian Companies.	$	$	$	$
British Columbia Life	981,195	1,860,358	14,922	None.
Canada Life (Canadian business)	95,728,500	11,875,104	115,567	None.
Capital Life		1,250,660	None.	None.
Confederation (Canadian business)	49,388,619	7,120,333	None.	None.
Continental	7,391,303	2,289,282	43,725	None.
Crown Life	7,683,279	3,739,645	103,476	36,895
Dominion Life	12,230,657	2,907,335	38,500	None.
Excelsior Life (Ordinary)	14,838,010	3,390,024	28,500	None.
Excelsior Life (Monthly)	83,753	94	5,879	None.
Federal Life (Canadian business)	23,184,260	4,593,443	29,000	None.
Great-West (Canadian business)	66,602,866	22,212,839	584,519	12,055
Home Life	5,895,266	222,900	47,472	None.
Imperial Life (Canadian business)	32,365,049	6,544,248	301,042	None.
London Life (Ordinary)	11,010,094	3,532,990	30,755	2,241
London Life (Industrial)	9,312,391	4,673,080	26,455	None.
Manufacturers (Canadian business)	47,061,306	10,188,443	594,753	None.
Monarch Life	4,006,145	2,211,160	3,000	None.
Mutual Life of Canada (Canadian business)	70,491,881	11,001,139	107,719	None.
National Life of Can. (Canadian business)	14,377,116	6,339,719	59,011	13,080
North American (Canadian business)	41,527,461	6,442,500	84,929	250,419
Northern Life	7,856,198	2,204,868	13,100	None.
Royal Guardians	3,641,324	341,350	None.	None.
La Sauvegarde	4,652,512	1,701,140	109,000	None.
Security Life	256,500	835,000	None.	None.
Sovereign Life	3,173,064	1,132,692	42,500	3,876
Subsidiary High Court of the A. O. F.	1,966,976	400,383	None.	None.
Sun Life (Canadian business) (Ordinary)	80,584,358	17,760,943	139,980	None.
Sun Life (Canadian business) (Thrift)	973,257	None.	7,543	None.
Travellers Life of Canada	1,566,937	2,586,060	2,500	None.
Union Life (Ordinary)	3,024,151	1,079,644	67,817	None.
Union Life (Industrial)	22,092,808	21,590,944	1,331,931	None.
Totals	643,947,236	162,028,320	3,933,595	318,566
British Companies.				
Commercial Union	776,162	15,793	None.	13,746
Edinburgh Life	57,899	None.	None.	None.
Gresham Life		531,307	None.	None.
Life Association of Scotland	564,044	None.	None.	501
Liverpool and London and Globe	110,615	1,947	None.	None.
London and Lancashire Life	13,187,573	2,467,823	90,575	None.
London Assurance	21,038	None.	None.	None.
North British and Mercantile	773,908	125,000	309	275
Norwich Union Life	149,723	None.	None.	None.
Phœnix, of London	6,309,739	1,191,477	746	None.
Royal	5,364,707	1,808,119	3,901	None.
Scottish Amicable	112,525	None.	None.	487
Scottish Provident	76,328	None.	None.	None.
Standard	23,989,379	2,123,802	253,253	None.
Star	305,175	None.	None.	None.
Totals	51,798,815	8,265,268	348,784	15,009

terminated in Canada during the Year 1912.

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
None.	None.	None.	None.	340,434	13,663	242,508	596,605	2,259,870
1,384,660	363,353	210,577	525,024	1,827,296	2,617	711,621	5,025,148	102,694,023
8,000	None.	None.	None.	13,000	None.	33,500	54,500	1,196,160
491,567	415,602	356,695	1,012,727	1,317,422	12,488	519,798	4,126,299	52,382,653
29,500	6,500	23,000	166,140	924,491	6,300	44,795	1,200,726	8,523,584
79,000	3,000	2,500	30,000	999,976	None.	432,940	1,547,416	10,015,879
55,730	21,645	None.	77,135	661,570	67,897	356,160	1,240,137	13,936,355
65,670	14,950	21,000	213,443	891,768	12,600	398,000	1,617,431	16,639,103
1,457	None.	None.	1,993	7,204	None.	None.	10,654	79,072
208,146	64,967	24,000	253,140	1,833,407	3,395	561,500	2,948,555	24,858,148
325,844	68,137	67,678	1,007,840	4,087,739	None.	1,680,577	7,237,815	82,174,464
47,850	6,583	2,000	81,000	471,500	6,584	13,500	629,017	5,536,621
174,636	69,257	49,000	519,546	1,817,438	7,985	715,862	3,353,724	35,856,615
59,646	23,321	5,000	117,121	1,483,163	None.	88,750	1,777,001	12,799,079
118,427	104,732	505	19,403	3,226,578	6,039	None.	3,475,684	10,536,242
372,516	190,703	73,437	666,312	2,492,428	91,627	1,381,023	5,268,046	52,576,456
8,000	None.	28,000	12,000	403,660	128,797	130,500	710,957	5,509,348
452,690	344,351	173,750	1,036,645	1,894,789	4,610	384,650	4,291,485	77,309,254
76,809	4,585	227,000	214,505	1,576,545	None.	346,500	2,445,944	18,342,982
412,402	150,520	222,339	897,899	1,317,470	None.	466,239	3,466,869	44,838,440
44,950	8,000	3,000	89,337	871,768	30,113	19,815	1,066,983	9,007,183
72,324	None.	None.	21,000	358,507	6,004	39,750	497,585	3,485,089
16,500	None.	1,000	156,150	512,600	11,684	101,000	798,934	5,663,718
2,000	None.	None.	None.	14,000	4,000	109,500	127,500	964,000
7,927	None.	83,000	76,680	204,216	None.	130,710	502,533	3,849,599
5,954	None.	None.	33,741	132,161	None.	42,750	214,606	2,152,753
836,300	492,413	87,121	2,219,749	2,192,343	92,553	2,451,682	8,372,161	90,113,120
10,921	5,382	None.	13,323	22,020	434	None.	52,080	928,720
3,500	None.	None.	None.	263,000	22,024	180,000	468,524	3,686,973
19,126	3,000	3 000	30,304	354,966	2,620	543,805	956,821	3,214,791
112,702	53	898	34,780	21,952,848	None.	None.	22,101,281	22,914,402
5,504,754	2,361,054	1 644,500	9,526,937	54,464,307	534,034	12,127,435	86,183,021	724,044,696
20,791	6,580	None.	2,000	None.	None.	None.	29,371	776,330
1,672	None.	None.	None.	None.	None.	None.	1,672	56,227
2,000	None	None.	None.	None.	1,000	7,000	10,000	521,307
66,624	8,482	None.	None.	2,433	None.	None.	77,539	487,006
2,012	None.	None.	None.	None.	917	None.	2,929	109,633
148,952	80,300	53,000	189,094	387,176	4,034	357,599	1,220,155	14,525,816
None.	None.	None.	None.	None.	None.	None.	None.	21,038
28,336	None.	None.	7,570	8,519	None.	1,138	45,563	853,929
3,747	None.	None.	1,206	None.	47,410	None.	52,363	97,360
134,215	50,067	11,500	138,353	115,696	5,210	7,500	462,541	7,039,421
50,643	2,030	22,000	54,398	439,528	57,424	316,500	942,523	6,234,204
21,394	None.	None.	8,862	None.	None.	None.	30,256	82,755
None.	None.	None.	None.	None.	None.	None.	None.	76,328
465,091	288,390	9,500	477,771	489,966	21,103	62,500	1,814,321	24,552,113
8,565	6,964	None.	10,928	974	1,045	None.	28,476	276,699
954,042	442,813	96,000	890,182	1,444,292	138,143	752,237	4,717,709	55,710,166

DETAILS of Life Insurance issued and

—	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
American Companies.	$	$	$	$
Ætna Life	19,807,570	1,932,734	23,186	8,085
Connecticut Mutual	970,978	None.	None.	109,646
Equitable	21,419,501	2,636,395	37,694	None.
Germania Life	258,044	None.	None.	89,065
Metropolitan (Ordinary	36,216,885	14,353,899	1,498,785,	318,128
Metropolitan (Industrial	52,216,938	17,742,020	1,333,156	None.
Mutual Life of New York	31,990,480	4,173,724	31,000	43,140
National Life of United States	45,008	None	None.	None.
New York Life	54,113,305	9,216,568	155,030	3,303
North Western Mutual	156,002	None.	None.	None.
Phœnix Mutual	393,436	None.	None.	None.
Provident Savings	2,345,276	7,000	40,000	None.
Prudential (Ordinary	12,914,469	7,271,208	374,250	460,948
Prudential (Industrial	16,563,644	13,030,122	2,051,867	369,673
State Life	1,467,947	9,037	7,000	12,126
Travelers Insurance Co.	12,775,614	2,196,474	17,000	14,987
Union Mutual	7,602,627	794,174	14,814	None.
United States Life	1,394,638	108,500	8,000	11,053
Totals	272,652,362	73,471,855	5,591,782	1,440,159

terminated in Canada during the Year 1912—*Concluded.*

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
$	$	$	$	$	$	$	$	$
262,507	193,776	18,433	254,440	331,083	None.	89,805	1,150,044	20,621,531
64,592	3,000	None.	10,782	5,000	None.	None.	83,374	997,250
354,404	136,098	115,533	484,923	436,493	57,274	208,833	1,793,558	22,300,032
3,500	800	1,000	8,000	None.	None.	1,000	14,300	332,809
174,190	61,228	52,973	1,115,833	3,453,781	None.	2,011,885	6,869,889	45,517,807
406,274	8,512	31,587	200,603	10,277,421	404,699	None.	11,329,096	59,963,018
546,121	221,882	60,406	786,034	1,042,209	None.	None.	2,656,652	33,581,692
4,500	None.	None.	1,100	None.	None.	None.	5,600	39,403
627,790	179,223	391,216	829,400	2,341,276	None.	None.	4,368,905	59,119,301
2,727	None.	None.	None.	None.	949	None.	3,676	152,326
3,000	None.	None.	1,500	None.	None.	None.	4,500	388,936
54,462	28,000	66,000	111,480	40,070	37,727	3,000	340,739	2,051,537
68,703	None.	1,043,139	160,652	1,417,284	None.	1,537,915	4,227,693	16,793,182
129,642	None.	297	2,070	9,450,686	None.	None.	9,582,695	22,432,611
None.	None.	16,000	29,000	71,000	None.	5,000	121,000	1,375,110
110,962	73,428	43,000	159,303	263,984	None.	None.	650,677	14,353,398
111,841	21,810	97,020	96,940	120,547	37,684	12,798	498,640	7,912,975
21,900	1,000	24,073	27,250	58,040	None.	None.	132,263	1,389,933
2,947,115	928,757	1,960,677	4,279,310	29,308,874	538,333	3,870,236	43,833,302	309,322,856

New Policies Issued in Canada 1912.

	Life.		Endowment.		Term and all Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	777	1,744,03[illegible]	37	68,500	5	47,826	None.	819	1,860,358
Canada Life (Canadian business)	2,951	7,684,133	940	1,941,780	292	2,231,155	18,036	4,186	11,875,104
Capital Life	394	995,160	154	249,500	2	6,000	None.	550	1,250,660
Confederation (Canadian business)	2,599	5,256,322	1,013	1,373,733	131	464,567	25,711	3,743	7,120,333
Continental Life	960	1,508,282	352	514,500	81	266,500	None.	1,393	2,289,282
Crown Life	1,448	2,984,895	230	384,250	83	370,500	None.	1,761	3,739,645
Dominion Life	1,078	2,288,560	267	484,750	25	127,000	7,025	1,370	2,907,335
Excelsior Life—Ordinary	1,465	2,419,136	441	670,338	84	300,500	50	1,990	3,390,024
Excelsior Life—Monthly	None.	None.	3	94	None.	None.	None.	3	94
Federal Life (Canadian business)	2,082	3,677,613	481	759,862	41	154,500	1,468	2,604	4,593,443
Great-West (Canadian business)	7,665	17,937,515	841	1,703,364	444	2,554,695	17,265	8,950	22,212,839
Home Life	87	143,900	63	78,000	1	1,000	None.	151	222,900
Imperial Life (Canadian business)	2,610	4,923,519	460	849,876	151	767,500	3,353	3,221	6,544,248
London Life—Ordinary	516	419,805	2,775	3,085,185	6	28,000	None.	3,297	3,532,990
London Life—Industrial	8,050	1,215,558	31,035	3,457,522	None.	None.	None.	39,085	4,673,080
Manufacturers (Canadian business)	4,688	8,755,495	773	1,151,314	62	268,100	13,534	5,523	10,188,443
Monarch Life	669	1,783,160	53	132,000	59	296,000	None.	781	2,211,160
Mutual Life of Canada (Canadian business)	3,660	7,442,568	1,385	2,229,353	237	1,315,000	14,218	5,282	11,001,139
National Life of Canada (Canadian business)	1,693	4,415,562	340	684,657	211	1,239,500	None.	2,244	6,339,719
North American (Canadian business)	2,010	4,101,956	773	1,139,420	404	1,190,705	10,419	3,187	6,442,500
Northern Life	1,012	1,443,055	455	663,235	35	98,500	78	1,502	2,204,868
Royal Guardians	438	318,350	29	23,000	None.	None.	None.	467	341,350
La Sauvegarde	593	730,740	651	920,900	23	49,500	None.	1,267	1,701,140
Security Life	544	701,500	88	103,500	6	30,000	None.	638	835,000
Sovereign Life	339	782,192	63	92,500	45	258,000	None.	447	1,132,692
Subsidiary High Court of the A. O. F.	382	329,750	76	69,100	None.	None.	1,533	458	400,383
Sun Life (Canadian business) Ordinary	7,925	15,030,762	1,540	2,568,240	5	33,605	128,336	9,470	17,760,943
Travellers Life of Canada	489	1,327,180	114	304,380	80	954,500	None.	683	2,586,060
Union Life—Ordinary	440	439,260	1,246	640,384	None.	None.	None.	1,686	1,079,644
Union Life—Industrial	34,978	5,722,819	1,072	321,600	72,697	15,546,525	None.	108,747	21,590,944
Totals	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320

British Companies.									
Commercial Union	5	12,433	1	1,000	1	1,411	949	7	15,793
Gresham Life	116	348,807	43	92,000	17	90,500	None.	176	531,307
Liverpool and London and Globe	4	1,947	None.	None.	None.	None.	None.	4	1,947
London and Lancashire Life	593	1,746,135	357	602,956	8	118,732	None.	958	2,467,823
North British and Mercantile	17	68,000	19	57,000	None.	None.	None.	36	125,000
Phœnix, of London	126	503,100	81	139,000	38	246,000	303,377	245	1,191,477
Royal	466	1,413,911	97	203,000	39	191,208	None.	602	1,808,119
Standard	405	1,207,500	297	539,282	50	303,000	74,020	752	2,123,802
Totals	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies.									
Ætna Life	71	409,050	372	694,779	274	828,905	None.	717	1,932,734
Equitable	876	2,023,100	173	208,839	137	366,250	38,206	1,186	2,636,395
Metropolitan (Ordinary)	7,268	8,980,290	5,232	4,323,245	264	1,043,900	6,464	12,764	14,353,899
Metropolitan (Industrial)	88,227	14,141,513	33,810	3,597,107	34	3,400	None.	122,071	17,742,020
Mutual Life of New York	1,090	2,841,119	159	241,000	153	1,022,345	69,260	1,402	4,173,724
New York Life	3,229	7,959,400	772	1,015,500	40	186,000	55,668	4,041	9,216,568
Provident Savings	4	7,000	None.	None.	None.	None.	None.	4	7,000
Prudential (Ordinary)	2,996	3,107,161	938	767,305	1,766	3,393,260	482	5,700	7,271,208
Prudential (Industrial)	71,081	9,868,314	23,995	2,910,566	2,113	251,197	45	97,189	13,030,122
State Life	3	7,000	2	2,000	None.	37	None.	5	9,037
Travelers Insurance Co	294	868,314	58	132,111	270	1,194,850	1,199	622	2,196,474
Union Mutual	248	524,720	30	54,500	37	206,500	8,454	315	794,174
United States Life	9	58,500	4	7,000	17	43,000	None.	30	108,500
Totals	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855

RECAPITULATION.

Canadian Companies	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,028,320
British Companies	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268
American Companies	175,396	50,795,481	65,545	13,953,952	5,105	8,542,644	179,778	246,046	73,471,855
Totals	269,673	162,620,093	114,190	42,253,027	80,468	38,093,173	799,150	464,331	243,765,443

Policies in Force in Canada, December 31, 1912.

	Life.		Endowment.		Term and all Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
British Columbia Life	847	2,10,088	46	83,500	8	75,282	None.	901	2,259,870
Canada Life (Canadian business)	36,063	75,393,628	9,654	19,273,632	788	4,582,080	3,444,683	46,505	102,694,023
Capital Life	379	952,660	144	237,500	2	6,000	None.	525	1,196,160
Confederation (Canadian business)	23,163	36,707,262	9,587	13,695,278	505	1,716,927	263,186	33,255	52,382,653
Continental Life	4,315	5,681,233	1,803	2,236,651	226	605,700	None.	6,344	8,523,584
Crown Life	4,219	7,592,956	1,100	1,690,525	194	732,398	None.	5,513	10,015,879
Dominion Life	4,959	8,874,135	3,444	4,714,690	56	311,750	35,780	8,459	13,936,355
Excelsior Life—Ordinary	8,360	11,643,559	3,348	4,204,620	260	787,300	3,624	11,968	16,639,103
Excelsior Life—Monthly	338	51,395	305	27,677	None.	None.	None.	643	79,072
Federal Life (Canadian business)	12,983	19,067,191	3,117	4,266,373	634	1,515,450	9,134	16,734	24,858,148
Great West (Canadian business)	31,864	64,717,524	5,780	9,170,152	1,825	8,220,565	66,223	39,469	82,174,464
Home Life	3,010	3,903,501	1,177	1,435,112	132	198,008	None.	4,319	5,536,621
Imperial Life (Canadian business)	13,958	25,899,883	4,367	7,833,044	425	2,112,606	11,082	18,750	35,856,615
London Life—Ordinary	2,183	1,874,093	10,092	10,688,130	109	236,500	356	12,384	12,799,079
London Life—Industrial	29,531	3,673,262	67,550	6,807,550	2,026	55,430	None.	99,107	10,536,242
Manufacturers (Canadian business)	27,514	41,103,124	6,678	9,557,966	768	1,841,403	73,963	34,960	52,576,456
Monarch Life	1,892	4,734,682	126	286,166	140	488,500	None.	2,158	5,509,348
Mutual Life of Canada (Canadian business)	30,784	52,512,001	14,193	21,525,838	896	3,254,200	17,215	45,873	77,309,254
National Life of Canada (Canadian business)	6,801	13,006,477	1,606	2,355,287	643	2,981,218	None.	9,050	18,342,982
North American (Canadian business)	18,106	28,013,634	8,522	11,246,490	1,938	4,304,454	1,273,862	28,566	44,838,440
Northern Life	4,728	6,204,723	1,958	2,485,322	122	317,000	138	6,808	9,007,183
Royal Guardians	1,429	1,924,339	33	28,750	986	1,532,000	None.	2,448	3,485,089
La Sauvegarde	3,118	3,651,447	1,580	1,906,771	60	105,500	None.	4,758	5,663,718
Security Life	637	807,000	107	127,000	6	30,000	None.	750	964,000
Sovereign Life	1,382	2,987,303	356	545,296	61	317,000	None.	1,799	3,849,599
Subsidiary High Court of the A.O.F.	2,163	1,907,838	264	237,850	None	None.	7,065	2,427	2,152,753
Sun Life (Canadian business)—Ordinary	43,423	69,955,735	13,779	19,073,104	173	448,289	635,992	57,375	90,113,120
Sun Life (Canadian business)—Thrift	1,562	231,385	4,308	565,775	897	131,560	None.	6,767	928,720
Travellers Life of Canada	716	1,994,720	160	394,880	121	1,297,373	None.	997	3,686,973
Union Life—Ordinary	1,449	1,366,145	3,137	1,826,166	18	22,480	None.	4,604	3,214,791
Union Life—Industrial	71,761	9,603,016	17,578	1,888,443	60,315	11,422,943	None.	149,654	22,914,402
Totals	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies.									
Commercial Union	160	586,034	33	115,304	3	12,411	62,581	196	776,330
Edinburgh Life	30	41,470	None.	None.	None.	None.	14,757	30	56,227
Gresham Life	112	338,807	43	92,000	17	90,500	None.	172	521,307

Life Association of Scotland	316	486,237	1	501	1	268	None.	318	487,006
Liverpool and London and Globe	56	59,087	7	17,413	None.	None.	33,133	63	109,633
London and Lancashire Life	3,382	7,868,645	3,998	6,302,877	28	244,132	110,162	7,408	14,525,816
London Assurance	5	17,520	None.	None.	None.	None.	3,518	5	21,038
North British and Mercantile	250	478,071	88	196,287	2	30,000	149,571	340	853,929
Norwich Union Life	86	78,113	5	7,703	None.	None.	11,544	91	97,360
Phœnix, of London	1,661	4,713,622	429	1,287,028	62	358,500	680,271	2,152	7,039,421
Royal	1,822	4,363,892	706	1,312,426	90	445,708	112,178	2,618	6,234,204
Scottish Amicable	34	73,956	None.	None.	None.	None.	8,799	34	82,755
Scottish Provident	26	47,037	None.	None.	None.	None.	29,291	26	76,328
Standard	5,861	13,351,474	5,059	8,167,936	341	1,676,976	1,355,727	11,261	24,552,113
Star	116	164,558	81	87,192	1	3,406	21,543	198	276,699
Totals	13,917	32,668,523	10,450	17,586,667	545	2,861,901	2,593,075	24,912	55,710,166
American Companies.									
Ætna Life	3,847	5,369,443	6,302	10,329,972	2,461	4,921,962	154	12,610	20,621,531
Connecticut Mutual	590	997,250	None.	None.	None.	None.	None.	590	997,250
Equitable	8,205	17,511,458	1,914	3,191,512	536	1,340,340	256,722	10,655	22,300,032
Germania	116	187,282	59	107,536	7	36,098	1,893	182	332,809
Metropolitan—Ordinary	20,405	28,408,164	21,004	14,891,552	1,365	2,183,375	34,716	42,774	45,517,807
Metropolitan—Industrial	221,698	32,728,493	257,762	26,233,881	10,822	1,000,644	None.	490,282	59,963,018
Mutual Life of New York	12,670	25,950,485	2,661	4,245,618	586	2,942,951	442,638	15,917	33,581,692
National Life of the United States	57	39,408	None.	None.	None.	None.	None.	57	39,408
New York Life	24,382	46,644,827	6,564	9,965,188	901	2,300,127	209,159	31,847	59,119,301
North Western Mutual	132	151,326	1	1,000	None.	None.	None.	133	152,326
Phœnix Mutual	423	382,643	3	293	4	6,000	None.	430	388,936
Provident Savings	775	1,219,625	183	311,264	258	520,648	None.	1,216	2,051,537
Prudential—Ordinary	9,433	10,073,995	3,320	2,912,286	1,267	3,803,723	3,178	14,020	16,793,182
Prudential—Industrial	133,981	17,410,145	41,114	4,768,817	2,131	253,519	130	177,226	22,432,611
State Life	169	963,500	19	64,000	16	347,610	None.	204	1,375,110
Travelers Insurance Co	2,734	7,428,004	1,102	2,910,828	1,259	4,007,596	6,970	5,095	14,353,398
Union Mutual	3,469	5,594,372	897	1,350,741	325	909,357	58,505	4,691	7,912,975
United States Life	368	688,053	155	257,201	153	442,144	2,535	676	1,389,933
Totals	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856

RECAPITULATION.

Canadian Companies	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	5,842,303	663,870	724,044,696
British Companies	13,917	32,668,524	10,450	17,586,667	545	2,861,901	2,592,588	24,912	55,709,680
American Companies	443,454	201,748,473	343,060	81,541,689	22,091	25,016,094	1,016,600	808,605	309,322,856
Totals	851,008	742,553,936	549,409	259,543,894	96,970	77,527,911	9,152,491	1,497,387	1,089,077,232

AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875–1912.

Year.	Canadian Companies.	British Companies.	American Companies.	Total
	$	$	$	$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
1905	67,539,141	3,881,980	34,486,215	105,907,336
1906	62,450,253	4,472,426	28,090,526	95,013,205
1907	61,838,766	3,501,743	25,042,423	90,382,932
1908	69,029,583	3,389,757	27,476,866	99,896,206
1909	79,121,977	3,930,230	48,686,871	131,739,078
1910	90,362,678	4,170,562	58,229,280	152,762,520
1911	110,077,453	5,591,832	61,197,694	176,866,979
1912	141,267,596	7,319,952	70,617,555	219,205,103
Totals	1,400,291,915	127,562,752	781,057,252	2,308,911,919

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875–1912.

1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,453	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	23,329,368	38,857,629	115,042,048
1883	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,959	27,225,607	55,908,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	33,341,172	96,590,352	319,257,581

*Including 20 months' business of the Canada Life.

NET AMOUNT OF INSURANCE IN FORCE IN CANADA, 1875-1912—*Concluded.*

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1896	195,303,042	34,837,448	97,660,009	327,800,499
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,608,738	180,631,886	587,880,790
1905	397,946,902	43,809,211	188,578,127	630,334,240
1906	420,864,847	45,655,951	187,740,102	656,260,900
1907	450,573,724	46,462,314	188,487,447	685,523,485
1908	480,266,931	46,161,957	193,087,126	719,516,014
1909	515,415,437	46,985,192	217,956,351	780,356,980
1910	565,667,110	47,816,775	242,629,174	856,113,059
1911	626,770,154	50,919,675	272,530,942	950,220,771
1912	706,661,120	54,489,612	309,114,827	1,070,265,559

PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,764	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	890,332	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1,030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,372,355	4,261,181	15,006,941
1901	9,133,890	1,346,666	4,709,298	15,189,854
1902	10,048,204	1,415,273	5,614,083	17,077,560
1903	10,882,650	1,435,318	5,922,297	18,240,265
1904	11,959,100	1,473,514	6,536,710	19,969,324
1905	13,947,827	1,500,232	6,632,658	22,080,717
1906	14,093,056	1,583,861	6,687,539	22,364,456
1907	14,963,714	1,567,951	6,612,207	23,143,872
1908	16,081,504	1,546,941	7,069,494	24,697,939
1909	17,438,780	1,590,656	7,476,859	26,506,295
1910	19,952,162	1,580,255	8,239,486	29,771,903
1911	20,736,480	1,680,731	9.202,415	31,619,626
1912	23,542,189	1,768,046	10,401,389	35,711,624
Totals	275,272,976	41,792,651	147,914,,542	464,980,169

*Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1912.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates, new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
Canadian Companies.	$		$		$		$	$	$	$
Catholic Mutual Benefit Association	457,520	2,515	2,307,500	24,957	29,924,000	307	452,000	449,201	25,917	None.
Commercial Travellers Mutual Benefit Society	37,896	232	232,000	2,257	2,256,000	34	34,000	31,000	3,000	None.
Independent Order of Foresters (Canadian Business)	1,745,597	14,424	14,342,781	100,249	98,790,643	1,297	1,478,178	1,453,139	184,683	2,921
Woodmen of the World	179,558	2,927	2,285,100	14,401	13,942,744	97	108,000	117,908	19,750	None.
Totals for 1912	2,420,571	20,098	19,167,381	141,864	144,913,387	1,735	2,072,178	2,051,248	233,340	2,921
Totals for 1911	2,354,471	16,779	13,123,500	138,698	139,866,188	1,345	1,747,481	1,681,716	313,626	10,750

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Life and Endowment Department.

—	Total Amount Paid by Members.	Number of Certificates reported taken up.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims Including Disability.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	1,745,597	14,424	14,342,781	100,249	98,790,643	1,478,178	1,453,139	184,683	2,921
In other Countries	2,490,937	17,272	10,703,998	142,804	142,619,486	1,656,810	1,611,464	232,919	24,434
Totals	4,236,534	31,696	25,046,779	243,053	241,410,129	3,134,988	3,064,603	417,602	27,355

Sick and Funeral Department.

In Canada	276,066	8,270	.....	49,715	.....	207,870	211,062	11,386	3,531
In other Countries	89,800	2,716	.....	15,317	.....	66,618	68,818	2,894	762
Totals	365,866	10,986	.....	65,032	.....	274,488	279,880	14,280	4,293

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1912.

Companies.	Commenced business in Canada.	Real Estate	Loans on Real Estate	Loans on Collaterals.	Bonds and Debentures	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.	109,000 00	None.	364,227 18	None.	119,776 95	12,923 90	61,380 25	4,116 72	671,425 00
Commercial Travellers Mutual Benefit Society	July 1881	None.	20,640 00	None.	31,527 93	None.	18,721 05	222 70	None.	330 00	71,441 68
Independent Order of Foresters	" 1881	979,547 18	6,644,838 12	1,543,828 97	9,605,591 66	1,188,641 30	641,148 59	214,231 25	None.	36,033 67	20,853,860 74
Woodmen of the World	" 1903	None.	209,770 63	None.	163,977 51	None.	71,139 72	7,234 08	22,453 01	500 00	475,074 95
Totals		979,547 18	6,981,248 75	1,543,828 97	10,165,324 28	1,188,641 30	850,786 31	234,611 93	83,833 26	40,980 39	22,071,802 37

SESSIONAL PAPER No. 9

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1912.

Companies.	AMOUNT TERMINATED BY		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
Canadian Companies.	$	$	$
Catholic Mutual Benefit Association	452,000	976,500	1,428,500
Commercial Travellers Mutual Benefit Society	34,000	114,000	148,000
Independent Order of Foresters (Canadian Business)	1,031,293	9,316,748	10,348,041
Woodmen of the World	108,000	878,199	986,199
Totals for 1912	1,625,293	11,285,447	12,910,740
Totals for 1911	1,496,425	9,858,901	11,355,326

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1912.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities not including Reserve.
	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association	25,916 68	2,140 68	469 47	28,526 83
Commercial Travellers Mutual Benefit Society	3,000 00	None.	845 60	3,845 60
*Independent Order of Foresters	463,530 27	5,685 84	784,428 88	1,253,644 99
Woodmen of the World	19,750 00	None.	2,693 98	22,443 98
Totals	512,196 95	7,826 52	788,437 93	1,308,461 40

*Including the sickness and funeral department.

ASSESSMENT LIFE COMPANIES—*Concluded.*

INCOME, 1912.

—	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association.....	421,945 91	35,574 21	23,779 16	None.	481,299 28
Commercial Travellers Mutual Benefit Society.....	33,276 20	4,620 00	2,956 01	None.	40,852 21
*Independent Order of Foresters.....	4,331,140 17	271,259 16	916,499 17	46,528 91	5,565,427 41
Woodmen of the World.....	154,036 39	25,521 72	20,917 85	6,002 29	206,478 25
Totals.....	4,940,398 67	336,975 09	964,152 19	52,531 20	6,294,057 15

EXPENDITURE, 1912.

—	Paid to Members	General Expenses.	Total Expenditure	Excess of Income over Expenditure
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual Benefit Association.....	449,201 23	36,504 90	485,706 13	*d* 4,406 85
Commercial Travellers Mutual Benefit Society.....	31,000 00	4,505 91	35,505 91	*e* 5,346 30
*Independent Order of Foresters.....	3,344,483 08	544,289 53	3,888,772 61	*e*1,676,654 80
Woodmen of the World.....	117,908 35	33,745 21	151,653 56	*e* 54,824 69
Totals.....	3,942,592 66	619,045 55	4,561,638 21	*e*1,732,418 94

*Including the Sickness and Funeral Department.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at April 30, 1913.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	61,000	59,914	Fire.
Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	287,793	268,139	Fire and Automobile.
Ætna Life Insurance Co., Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,212,893	4,825,127	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	367,433	303,777	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,472	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	122,247	106,150	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	55,967	51,042	Fire.
American Surety Company of New York	W. H. Hall, Chief Agent, Toronto	100,000	99,500	Guarantee.
Anglo-American Fire Insurance Company	H. H. Beck, Manager, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	389,333	380,244	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Secretary, Toronto	111,574	104,333	Steam Boiler.
The British America Assurance Company	W. B. Meikle, Chief Agent, Toronto	62,400	58,520	Fire.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal	55,000	53,790	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver	55,000	54,164	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Manager, Montreal	367,126	348,870	Fire.
The California Insurance Company	John McLeod, Chief Agent, Vancouver	55,000	50,586	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Secretary, Montreal	91,035	87,418	Accident, Sickness, Plate Glass and Guarantee.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg	55,000	52,250	Fire.
The Canada Weather Insurance Company	Geo. W. Hunt, Chief Agent, Toronto	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail, except with respect to property in transit on water.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,000	52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,500	Fire.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Montreal	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	57,194	54,313	Life.
The Central Canada Manufacturers Mutual Fire Insurance Company	E. P. Heaton, Manager, Toronto	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,285,700	1,216,506	Fire and Life.
Confederation Life Association	J. K. Macdonald, Managing Director, Toronto.	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	125,000	123,950	Fire.
The Continental Insurance Company	Joseph Rowat, Chief Agent, Montreal	253,000	247,854	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	55,000	52,894	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	67,964	65,895	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	54,965	50,961	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited	Charles W. Hagar, General Manager, Montreal	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	Charles A. Withers, Manager, Toronto	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	829,202	780,738	Fire, Accident, Guarantee and Sickness.
The Equitable Fire and Marine	J. W. Tatley, Chief Agent, Montreal	124,073	105,035	Fire
*The Equitable Life Assurance Society of the United States.	Sergeant P. Stearns, Manager, Montreal	2,213,667	2,042,809	Life.
The Equity Fire Insurance Company of Canada	Wm. G. Brown, Manager, Toronto	55,333	53,069	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	54,000	52,300	Life.
Factories Insurance Company	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto	57,000	51,307	Fire.
The Federal Life Assurance Company of Canada	Alfred N. Mitchell, Assistant General Manager, Hamilton	79,981	75,598	Life.
Fidelity and Casualty Company of New York	Bartholomew Minehan, Chief Agent, Toronto	151,953	137,645	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York.	A. M. M. Kirkpatrick, Chief Agent, Toronto	350,300	338,776	Fire and Tornado.

Fireman's Fund Insurance Company	John H. Hunter, Chief Agent, Toronto	95,000	82,225	Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J	Benjamin B. Smith, Chief Agent, Winnipeg	54,773	50,833	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	44,459	42,541	Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited	Thomas H. Hall, Chief Agent, Toronto	248,983	238,851	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Chief Agent, Montreal	21,000	20,438	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	Joseph A. Laurin, Chief Agent, Montreal	107,437	98,842	Fire.
German American Insurance Company	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal	342,007	315,402	Fire.
Germania Fire Insurance Company	Percy Robertson, Chief Agent, Toronto	50,000	50,000	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great-West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man	60,000	57,000	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	75,000	71,844	Life.
The Guarantee Company of North America	Henry E. Rawlings, Chief Agent, Montreal	59,400	56,550	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director, Montreal	132,487	127,780	Accident, Sickness, Guarantee Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng	Hugh M. Lambert, Chief Agent, Montreal	683,133	639,032	Fire.
Hartford Fire Insurance Company, Hartford, Conn	Peter A. McCallum, Chief Agent, Toronto	640,073	606,289	Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada	J. K. McCutcheon, Managing Director, Toronto	53,500	51,841	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	389,333	362,622	Fire, Automobile and Tornado
The Hudson Bay Insurance Company	Charles E. Berg, Manager, Vancouver	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Secretary, Toronto	111,000	106,200	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada	J. K. Pickett, Manager, Toronto	242,798	231,846	Life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal	355,080	330,698	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Paul Von Szeliski, Chief Agent, Toronto	124,807	114,506	Fire.
International Casualty Company	F. Carter Cotton, Chief Agent, Vancouver	20,000	19,000	Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

*This Company has also $3,734,100 vested in Canadian Trustees under the InsuranceAct.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Manager for Canada, Montreal	273,467	234,096	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited	J. Gardner Thompson, Mgr. for Canada, Montreal	1,183,183	1,148,372	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson Managing Director, Montreal	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto	113,900	109,209	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal	209,583	201,233	Fire and Life.
London Guarantee and Accident Co., Limited	D. W. Alexander, Manager for Canada, Toronto	313,388	302,539	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	528,096	501,310	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada	Alexander MacLean, Secretary, Toronto	88,719	87,624	Guarantee, Accident, Sickness and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Chief Agent, Toronto, Ont.	61,500	58,482	Fire.
London Life Insurance Company	J. G. Richter, Manager, London, Ont.	60,000	53,095	Life.
Loyal Protective Insurance Company	Paul Borup, Chief Agent, Montreal	27,000	25,426	Accident and Sickness insurance among members of the Independent Order of Oddfellows resident in Canada
Lumber Insurance Company of New York	E. D. Hardy, Chief Agent, Ottawa	107,000	100,405	Fire.
The Manufacturers Life Insurance Company	G. A. Somerville, General Manager, Toronto	197,177	185,658	Life.
The Marine Insurance Company, Limited	W. J. G. Thompson, Chief Agent, Halifax	126,533	105,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	J. William Mackenzie, Chief Agent, Toronto	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	169,461	156,838	Fire.

**Metropolitan Life Insurance Co., New York	John Tilton, Chief Agent, Ottawa	9,024,012	8,419,583	Life.
The Monarch Life Assurance Company	J.W.W. Stewart, Managing Director, Winnipeg.	58,159	51,863	Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, President, Montreal	60,000	57,000	Fire.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	59,500	58,251	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont	114,000	109,013	Life.
The Mutual Life and Citizen's Assurance Company, Ltd	Wilfrid Bovey, Chief Agent, Montreal	121,667	114,367	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,965,227	2,853,591	Life.
National Fire Insurance Co. of Hartford	Smith, Mackenzie & Hall, Chief Agents, Toronto	275,000	262,556	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Chief Agent, Toronto	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited	J. H. Ewart, Chief Agent, Toronto	12,167	10,118	Plate Glass.
National Surety Company	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa	Henry J. Richmond, Chief Agent, Toronto	130,047	122,083	Fire and Tornado.
††New York Life Insurance Co	Percy V. Raven, Chief Agent, Montreal	7,295,617	6,831,712	Life.
The New York Plate Glass Insurance Co	Geo. W. Pacaud, Chief Agent, Montreal	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company	J. V. Nutter, Chief Agent, Winnipeg	110,000	104,880	Fire and Tornado.
The North American Accident Insurance Company	H. E. Ridout, Chief Agent, Toronto	60,867	55,015	Accident, Sickness and Plate Glass.
North American Life Assurance Co	L. Goldman, Managing Director, Toronto	61,200	57,950	Life.
The North British and Mercantile Ins. Co	Randall J. Davidson, Manager, Montreal	1,253,333	1,178,280	Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg, Man	62,073	59,648	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	53,815	53,292	Fire.
The Northern Assurance Co., Ltd	Robt. W. Tyre, Manager, Montreal	507,600	451,390	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	67,107	64,204	Life.
Northwestern National Insurance Company of Milwaukee, Wis	Guy M. Harris, Chief Agent, Winnipeg	89,507	80,642	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng	John B. Laidlaw, Chief Agent, Toronto	737,153	676,732	Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company	Arthur C. Baillie, Manager, Halifax, N.S	53,000	50,779	Fire.
The Occidental Fire Insurance Company	A. F. Kempton, Secretary, Wawanesa, Man	55,000	54,175	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neeley, Manager, Toronto	684,967	575,211	Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal	132,860	123,500	Insuring postal and express packages in transit in Canada
The Ontario Fire Insurance Company	J. E. Rice, Chief Agent, Calgary	50,500	50,149	Fire.

*This Company has also $3,200,000 vested in Canadian Trustees under the Insurance Act. **This Company has also $2,843,644 vested in Canadian Trustees under the Insurance Act. †This Company has also $4,958,910 vested in Canadian Trustees. under the Insurance Act. ††This Company has also $3,531,224 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, General Manager, Vancouver	58,100	50,985	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	105,667	100,383	Fire.
‡Phœnix Assurance Co., Limited	R. MacD. Paterson, and J. B. Paterson, General Agents, Montreal	1,326,747	1,209,182	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	319,000	302,702	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	18,000	15,344	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal	181,000	165,671	Fire.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	456,167	433,305	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co. of Canada, Limited, Chief Agents, Montreal	115,340	103,421	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	1,714,292	1,620,113	Life.
Quebec Fire Assurance Co.	Colin E. Sword, Secretary, Quebec	149,760	146,276	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	589,523	553,703	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	137,221	107,093	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	96,133	Life.
de Rimouski, La Compagnie d'Assurance contre l'incendie	Napoleon Bernier, Secretary, Rimouski, P.Q.	55,000	51,680	Fire.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	306,600	244,562	Fire, Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	93,637	90,013	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	1,969,427	1,861,817	Fire and Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Chief Agent, Montreal	55,000	52,250	Life.
The Scottish Union and National Insurance Co.	Esinhart & Evans, Chief Agents, Montreal	320,644	307,095	Fire.
The Security Life Insurance Company of Canada	Joseph M. Fortier, President, Montreal	57,000	51,108	Life.
The Sovereign Fire Assurance Co., of Canada	H. S. Wilson, Managing Director, Toronto	57,500	50,786	Fire.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg	52,000	50,000	Life

Springfield Fire and Marine Insurance Co.	Joseph Murphy, Chief Agent, Toronto	247,000	231,903	Fire, Tornado and Sprinkler Leakage.
†The Standard Life Assurance Co.	D. M. McGoun, Manager, Montreal	6,622,844	6,264,184	Life.
The Star Assurance Society	Alf. W. Briggs, Secretary, Toronto	194,180	176,704	Life.
‡The State Life Assurance Co., Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto	127,000	121,141	Life.
St. Paul Fire and Marine Insurance Co.	Robt. J. Dale, Chief Agent, Montreal	231,000	216,049	Life and Sickness.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto	58,690	56,499	Fire, Inland Transportation, Tornado and Automobile.
Sun Insurance Office, London, Eng.	H. M. Blackburn, Manager, Toronto	436,297	410,293	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, President, Montreal	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters	Elliot G. Stevenson, Supreme Chief Ranger, Toronto	100,000	100,000	Life, Disability and Sickness on the Assessment Plan.
The Title and Trust Company	John J. Gibson, Manager, Toronto	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	879,190	829,104	Life and Accident.
The Travelers' Indemnity Co., of Canada	Frank F. Parkins, Chief Agent, Montreal	81,000	79,379	Accident, Sickness, Steam-Boiler, Automobile and Plate Glass.
The Travelers Life Assurance Company of Canada	George H. Allen, Managing Director, Montreal	55,000	52,599	Life.
Underwriters at American Lloyds	Edgar D. Hardy, Chief Agent, Ottawa	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'incendie, Paris. France	Louis Maurice Ferrand, Chief Agent, Montreal	57,900	55,295	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	212,300	202,420	Fire.
Union Mutual Life Insurance Co. Portland, Maine	Henri E. Morin, Chief Agent, Montreal	1,655,752	1,607,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto	200,000	183,745	Guarantee, Accident, Sickness Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	344,073	312,199	Life.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	100,000	96,235	Fire.
The Western Assurance Co.	W. B. Meikle, Managing Director, Toronto	79,220	75,187	Fire and Inland Transportation Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

†This Company has also $2,006,549 vested in Canadian Trustees under the Insurance Act.
*This Company has also $2,960,000 vested in Canada Trustees under the Insurance Act.
††This Company has also $54,000 vested in Canadian Trustees under the Insurance Act.
‡This Company has also $1,597,627 vested in Canadian Trustees under the Insurance Act.

NOTE.—The license of the Union Life Assurance Co. has expired and has not been renewed, but the Department understands that negotiations for re-insurance are in progress.

THE following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910", to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal	113,140	107,059	Life.
The Edinburgh Life Assurance Co.	F. W. Kingstone, Chief Agent, Toronto	95,667	93,317	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	153,599	Life.
National Life Insurance Company of the U. S. of America	Paul P. Powis, Chief Agent, Hamilton	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	125,000	119,881	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	91,000	86,450	Life.

STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX MONTHS ENDED

DECEMBER 31, 1912.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Canada Life	Municipal Debs., 5 and 6 p.c.	94,548 91	96,440 64	Wood, Gundy & Co.
	Guelph School Debs., 5 p.c.	9,000 00	9,000 00	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	42,500 00	42,239 19	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.	90,101 30	90,101 30	Dominion Securities Corp.
	School Debs., 5 p.c.	24,500 00	24,500 00	Dominion Securities Corp.
	Municipal Debs., 5½ and 6 p.c.	85,035 95	88,930 09	C. H. Burgess & Co.
	P. Burns & Co., 6 p.c. bonds	25,000 00	25,000 00	Dominion Securities Corp.
	North Battleford School Debs., 6 p.c.	10,666 60	11,003 45	C. H. Burgess & Co.
	Wm. Davies Co. Bonds, 6 p.c.	100,000 00	102,000 00	Dominion Securities Corp.
	Granby School Debs., 5 p.c.	60,000 00	60,000 00	Town direct.
	Yorkton School Debs., 5 p.c.	30,000 00	29,609 01	W. A. Mackenzie & Co.
	Gordon, Ironsides & Fares Co., 6 p.c.	100,000 00	99,000 00	Dominion Securities Corp.
Canadian Order of Woodmen of the World	Town of Canora Debs., 5½ p.c.	4,000 00	4,031 60	Burgess & Co.
Capital Life	Town of Kindersley Debs., 6 p.c	7,000 00	7,000 00	C. H. Burgess & Co.
Catholic Mutual Benefit Association	Municipal Debs., 4 p.c.	34,802 44	34,128 79	Ontario Securities Corp.
Confederation Life	Mexican Government Bonds, 5 p.c.	31,000 00	29,760 00	Osler & Hammond.
Continental Life	Municipal Debs., 5 and 5½ p.c.	14,500 00	14,500 00	C. H. Burgess & Co.
	Municipal Debs., 4 and 5 p.c.	22,219 61	21,163 69	Ontario Securities Co.
	Municipal Debs., 5 p.c.	10,000 00	9,810 00	Wood, Gundy & Co.
	Municipal Debs., 4, 5½ and 6 p.c.	27,050 19	25,490 96	Share & Debenture Corp.
Federal Life	Eastern Car Co. Bonds, 6 p.c.	25,000 00	24,625 00	A. E. Ames & Co.
	School District Debs., 6 p.c.	5,950 00	5,950 00	Wood, Gundy & Co.
	Brandon Debs., 5 p.c.	50,000 00	51,400 00	Dominion Securities Corp.
	St. Lawrence Sugar Refineries Bonds, 6 p.c.	25,000 00	25,125 00	A. E. Ames Co.
	Electrical Development Co. of Ontario Bonds, 5 p.c.	25,000 00	23,125 00	Dominion Securities Corp.
	Municipal Debs., 5, 5½ and 6 p.c.	83,138 04	84,761 59	C. H. Burgess & Co.
	P. Burns & Co. Bonds, 6 p.c.	23,000 00	23,000 00	Dominion Securities Corp.
Great West Life	Municipal Debs., 5½ and 6 p.c.	37,700 00	35,875 90	Nay & James.
	Village of Bredenbury Debs., 7 p.c.	5,000 00	5,009 00	Village direct.
	Village of Fort Qu'Appelle Debs. 6 p.c.	3,000 00	2,879 45	Village direct.
	Municipal Debs., 6 and 7 p.c.	9,000 00	8,741 40	Curran Bros.
	School Dist. of Golden Bay Debs., 6 p.c.	700 00	672 50	School District direct.
Imperial Life	Town of Kindersley Debs., 6 p.c.	8,642 95	9,048 60	C. H. Burgess & Co.
	Village of Elkhorn Debs., 5 p.c.	1,500 00	1,430 95	Village direct.
Manufacturers Life	Republic of Cuba, 5 p.c.	1,000 00	1,047 73	Royal Bank, Havana.
	London & Canadian Loan & Agency Co., Debs., 6 p.c.	50,000 00	50,000 00	Company direct.
	Niagara Falls Park & River Railway Co., 5 p.c.	65,000 00	63,401 00	C. H. Burgess & Co.
	School Dist. Debs., 5 to 6¾ p.c.	94,480 00	92,542 26	Nay & James, W. L. McKinnon and Alberta Supply Co.
Mutual Life of Canada	Town of Chilliwack Debs., 5 p.c.	75,000 00	75,000 00	Ontario Securities Co.
	Bannatyne School Dist. Debs., 5 p.c.	35,000 00	35,000 00	J. G. Mackintosh & Co.
	Township of Thorah Debs., 5 p.c.	10,000 00	10,000 00	C. H. Burgess & Co.
	Souris School Dist. Debs., 5 p.c.	37,000 00	37,000 00	Ontario Securities Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par Value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
National Life of Canada	Municipal Debs., 5 and 5½ p.c.	14,750 00	15,170 10	Lyon & Plummer.
	School Dist Debs., 5 p.c.	5,000 00	4,953 55	W. A. MacKenzie & Co.
	Municipal Debs., 5 p.c.	13,016 23	12,894 15	W. A. MacKenzie & Co.
	Municipal Debs., 4½, 5 and 6 p.c.	12,106 52	12,400 29	Burgess & Co.
	Municipal Debs., 5 p.c.	2,016 85	1,971 42	Hanson Bros.
	Municipal Debs., 5 p.c.	1,423 15	1,423 15	H. O'Hara & Co.
	School Dist. Debs., 6 and 6¼ p.c.	22,120 00	22,133 20	H. O'Hara & Co.
	Municipal Debs., 5 p.c.	12,354 23	12,312 59	G. A. Stimson & Co.
	Municipal Debs., 4, 5 and 6 p.c.	31,713 17	31,297 17	W. L. McKinnon & Co.
	Municipal Debs., 5 p.c.	7,000 00	7,000 00	Dominion Trust Co.
	Municipal Debs., 4 and 5 p.c.	37,832 87	37,559 02	Brent, Noxon & Co.
	Municipal Debs., 4, 4½ and 5 p.c.	22,536 64	21,550 57	Dominion Securities Corp.
	Municipal Debs., 5 p.c.	4,750 00	4,750 00	Ontario Securities Co.
	Municipal Debs., 5 p.c.	4,000 00	3,916 55	Murray, Mather & Co.
North American Life	Mathews Steamship Co. Bonds, 6 p.c.	45,000 00	43,875 00	Aemilius Jarvis & Co.
	Ontario & Quebec Navigation Co., Bonds, 6 p.c.	125,000 00	123,125 00	Aemilius Jarvis & Co.
Northern Life	Municipal Debs., 6 p.c.	9,000 00	8,934 30	W. L. McKinnon & Co.
	Municipal Debs., 6 p.c.	10,925 24	10,476 50	Continental Life Insurance Co.
Security Life	Municipal Debs., 3½ and 4½ p.c.	57,000 00	53,797 80	C. M. McCuaig & Co.
Subsidiary High Court of the A.O.F.	Town of Meaford Debs., 5 p.c.	8,431 42	8,431 42	A. E. Ames & Co.
	Town of Cranbrook Debs., 5 p.c.	10,000 00	9,790 83	Brent, Noxon & Co.
Sun Life	Asbestos Corp. of Canada, Ltd., Bonds, 5 p.c.	12,500 00	10,000 00	In exchange for Amalgamated Asbestos Bonds on re-organization.
	Auburn Power Co. Bonds, 5 p.c.	43,000 00	36,550 00	Midland Construction Co.
	Banco-Hipotecario de Chile, 7 p.c.	2,200 00	1,953 56	Sidney Thurston.
	Barcelona Traction Light & Power Co. Bonds, 5 p.c. (30 per cent paid)	.....	219,000 00	Dominion Securities Corp.
	Cairo Railway & Light Co., 5 p.c.	50,000 00	42,500 00	Western Railways & Light Co.
	Canadian Cottons, Ltd., 5 p.c.	250,000 00	206,875 00	Royal Securities Corp.
Sun Life	Central Ontario Power Co., 5 p.c.	40,000 00	34,000 00	Midland Construction Co.
	Chicago, Ottawa & Peoria Railway Co., 5 p.c.	5,000 00	4,250 00	Citizens Lighting Co.
	City of Chilliwack Debs., 5 p.c.	62,500 00	53,206 50	F. J. Hart & Co.
	Cobourg Utilities Corp., 5 p.c.	30,000 00	25,500 00	Midland Construction Co.
	Dominion Textile Co., Limited, Series A, C and D, 6 p.c.	34,000 00	33,235 00	Alex. Paterson & Co.
	Eastern Power Co., Ltd., 5 p.c.	180,000 00	153,000 00	Midland Construction Co.
	Galesburg Electric Motor & Power Co., 6 p.c.	169,000 00	169,000 00	Western Railways & Light Co.
	City of Havana, Cuba, 6 p.c.	1,000 00	1,097 81	Royal Bank of Canada.
	Light, Heat & Power Co. of Lindsay, Ont., 5 p.c.	20,000 00	17,000 00	Midland Construction Co.
	Mississippi River Power Co., 5 p.c.	242,424 24	200,000 00	Dominion Securities Corp.
	Napanee Water & Electric Light Co., 5 p.c.	60,000 00	51,000 00	J. G. G. Kerry.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Concluded.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		$ cts.	$ cts.	
Sun Life.....	Nipissing Power Co., Ltd., 5 p.c.	451,000 00	383,350 00	$344,705.88 Bonds from Company in exchange for 6 p.c. Bonds. $46,000.00 Bonds, J. G. Kerry. $60,000.00 Bonds from Midland Construction Co. $294.12 Bonds from Electric Power Co.
	Porto Rico Government, 4 p.c...	10,000 00	10,450 00	Lawrence, Turnure & Co.
	Baie de St. Paul, 5½ p.c.....	5 66	5 66	Interest added to principal
	Quincy Railway Co., 5 p.c.....	200,000 00	180,000 00	Fidelity Trust Co.
	St. Louis Electric Bridge Co., 2½ to 5 p.c.....	.....	24,327 68	Difference in interest between 2½-5 p.c. charged to ledger value.
	St. Louis Electric Term. Ry. Co. 2½ to 5 p.c.....	.....	17,204 14	
	Seymour Power & Electric Co., 5 p.c.....	140,000 00	119,000 00	Midland Construction Co.
	Sidney Electric Power Co., 5 p.c.	90,000 00	76,500 00	Midland Construction Co.
	Springfield & Northeastern Traction Co., Collateral Mtge., 5p.c.	600 00	540 00	Bodell & Co.
	Western Rlys & Light Co., 6p.c.	181,000 00	153,850 00	Company direct.
	Amortization amounts added to ledger value.....	.....	357 58	
Supreme Court of the I. O. F.....	Georgia Railway & Power Co. Bonds, 5 p.c.....	1,644,00000	1,397,65000	Central Trust Co., N.Y.
	Michigan United Railway, 5 p.c.	703,000 00	600,100 00	Various banks.
	Lake Superior Iron & Chemical Co., Bonds, 6 p.c.....	100,000 00	100,0000	Union Trust Co.
Travellers Life of Canada.....	St. Lawrence Sugar Refineries, 6 p.c.....	3,000 00	3,045 00	C. H. McLean.
	St. Lawrence Sugar Refineries, 6 p.c.....	5,000 00	5,075 00	Quebec Bond Co.
	Sherwin-Williams Co. of Canada Bonds, 6 p.c.....	9,000 00	9,000 00	N. B. Stark & Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Canada Life.....	Imperial Bank of Canada.....	11	12	12	30,000 00	60,000 00	By allotment.
	Bank of Nova Scotia.....	12	13	14	20,000 00	48,000 00	By allotment.
	Standard Bank of Canada....	12	12	13	12,500 00	25,000 00	By allotment.
	Bank of Ottawa.....	10	11	12	600 00	1,200 00	By allotment.
	Huron & Erie Loan & Savings Co.....	10	10	10	150 00	300 00	By allotment.
	Canada Landed & National Investment Co.....	8	8	8	600 00	600 00	3rd, 4th and 5th instalments of $10 per share each on 20 shares allotted January 15, 1912.
Confederation Life..	Bank of Ottawa.....	10	11	12	3,200 00	6,400 00	By allotment.
Great West Life.....	Canada Landed & National Investment Co.....	8	8	8	2,980 00	2,980 00	2 calls of $10 per share each on 149 shares allotted Jan. 15, 1912.
Home Life.....	Dominion Permanent Loan Co.....	6	6	6	15,000 00	15,000 00	Union Life Assurance Co.
Imperial Life.....	Bank of Ottawa.....	10	11	12	1,600 00	3,200 00	By allotment.
Manufacturers Life...	Imperial Bank of Canada.....	11	12	12	4,500 00	9,000 00	By allotment.
	Winnipeg Electric Ry. Co....	10	10	12	37,500 00	37,500 00	2nd, 3rd and 4th instalments of 25 per cent. each on 500 shares allotted at $100 per share.
	Standard Bank of Canada....	12	12	13	5,000 00	10,000 00	By allotment.
	Canadian Pacific Ry.....	6+1	6½+1	7+3	940 00	1,410 00	By allotment.
	Bank of Nova Scotia.....	12	13	14	1,600 00	3,840 00	By allotment.
	Bank of Ottawa.....	10	11	12	800 00	1,600 00	By allotment.
	Huron & Erie Loan & Savings Co.....	10	10	10	50 00	100 00	By allotment.
	Hamilton Provident & Loan Society.....	6+1	6+1	7	1,900 00	2,546 00	By allotment.
	London and Canadian Loan & Agency Co.....	6	6	6	50	63 50	By allotment.
	Canadian Pacific Ry.....	6+1	6½+1	7+3	150 00	401 12	Brouse, Mitchell & Co.
North American Life	Imperial Bank of Canada.....	11	12	12	6,400 00	12,800 00	By allotment.
	Standard Bank of Canada....	12	12	13	4,450 00	8,900 00	By allotment.
	Bank of Ottawa.....	10	11	12	4,200 00	8,400 00	By allotment.
Sun Life.....	Adirondack Electric Power Corporation, Pfd.....	.....	.....	.....	114,000 00	102,600 00	In part exchange for Hudson River Electric bonds on reorganization.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					$ cts.	$ cts.	
Sun Life.....	Illinois Traction Co., Pfd....	6	6	6	547,300 00	492,570 00	Illinois Contracting Co.
	Western Railways & Light Co., Pfd.....	6	6	6	331,000 00	281,250 00	In exchange for $321,000. debs. of company & 100 shares fr. Royal securities.
	Adirondack Electric Power Common.....	.....	.....	.....	171,000 00	42,750 00	In part exchange for Hudson River Electric bonds on re-organization.
	Bell Telephone Co.....	8	8	8	2,000 00	800 00	Final payment on 20 shares alloted.
	Asbestos Corp. of Canada,Pfd	.....	.....	.....	25,000 00	.....	In part exchange for $50,000.
	Asbestos Corp. of Canada, Common.....	.....	.....	.....	12,500 00	.....	Amalgamated asbestos bonds on re-organization.
	Levis County Railway Com..	.....	.....	.....	3,300 00	.....	From company as commission for loan.
Supreme Court of the I.O.F.....	Standard Bank of Canada....	12	12	13	1,775 00	3,550 00	New allotment-Part payment.
Union Life.....	Sun & Hastings Savings & Loan Co.....	6	6	6	200 00	200 00	National Agency Co.
	Dominion Permanent Loan Co.....	6	6	6	5,800 00	5,800 00	National Agency Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Canada Life.....	Municipal Debs.....	75,720 19	76,258 37	.....	Matured.
	School Debs.....	30,445 51	31,224 74	.....	Matured.
	Imperial Rolling Stock Co. Bonds.....	225,000 00	212,878 79	220,671 90	Dominion Securities Corp.
	Dominion Rolling Stock Co. Bonds.....	5,837 95	5,837 95	.....	Matured.
	Pertolia Utilities Co. Ltd. Bonds.....	4,000 00	3,820 00	3,860 00	Redeemed.
	Mathews Steamship Co. Bonds.....	7,000 00	6,818 75	.....	Matured.
	Toronto Railway Co. Bonds.....	36,246 66	37,087 21	36,246 66	Redeemed.
	Morrisey, Fernie & Michel Ry. Bonds.....	6,147 30	6,147 30	.....	Matured.
	Ottawa Electric Co. Bonds	160,000 00	165,599 00	160,000 00	Dominion Securities Corp.
	Montreal Light, Heat & Power Bonds.....	25,000 00	25,000 00	25,250 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds.....	29,000 00	29,110 20	29,290 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds.....	1,000 00	1,008 80	1,050 00	Redeemed.
	Ottawa Electric Co. Bonds	9,000 00	9,315 00	8,977 50	Dominion Securities Corp.
	Lincoln Electric Co. Bonds	6,000 00	5,608 65	.....	Matured.
	Province of Ontario Annuities.....	446 66	476 41	.....	Matured.
	Linton Apartments Ltd. Bonds.....	5,000 00	4,500 00	5,049 00	Redeemed.
	Dominion Realty Co. Bonds.....	21,398 00	21,398 00	.....	Matured.
	Cape Breton Real Estate Co. Bonds.....	13,135 40	13,135 40	.....	Matured.
Canadian Order of Woodmen of the World.....	Municipal Debs.....	6,487 05	6,113 58	.....	Matured.
Capital Life.....	Municipal Debs.....	938 88	908 06	.....	Matured.
Catholic Mutual Benefit Association.....	Municipal Debs.....	6,388 43	6,516 74	.....	Matured.
	Province of Quebec Bonds.	15,000 00	15,000 00	.....	Matured.
Commercial Travellers.....	Municipal Debs.....	589 19	603 19	.....	Matured.
Confederation Life..	Province of Ontario Annuities.....	632 99	632 99	.....	Matured.
	Municipal Debs.....	38,834 54	38,834 54	.....	Matured.
Continental Life....	Provincial Light, Heat & Power Bonds.....	14,000 00	14,295 06	14,295 06	C. H. Burgess & Co.
	Municipal Debs.....	14,539 56	13,919 35	.....	Matured.
Crown Life.....	Municipal Debs.....	11,603 14	12,444 15	.....	Matured.
Dominion Life.....	Municipal Debs.....	6,200 60	6,200 60	.....	Matured.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
Federal Life.....	St. Lawrence Power Co. Bonds.....	1,500 00	1,616 25	1,575 00	Redeemed.
	Imperial Rolling Stock Co. Bonds.....	9,000 00	9,000 00	.....	Matured.
	Municipal Debs.....	3,354 85	3,354 85	.....	Matured.
	Ottawa Electric Co. Bonds	23,000 00	23,397 58	22,885 00	Dominion Securities Corp.
	Municipal Debs.....	20,000 00	18,731 67	19,800 00	Dominion Securities Corp.
	Province of Manitoba Bonds.....	30,000 00	29,855 43	29,700 00	Dominion Securities Corp.
	Toronto Electric Light Co. Bonds.....	25,000 00	25,000 00	25,000 00	C. H. Burgess & Co.
	Municipal Debs.....	25,000 00	28,467 27	28,400 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,488 02	25,625 00	Dominion Securities Corp.
	Toronto & York Radial Ry. Co. Bonds.....	50,000 00	51,064 10	51,074 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,000 00	25,312 50	C. H. Burgess & Co.
	Provincial Light, Heat & Power Co. Bonds.....	60,000 00	60,600 71	60,750 00	C. H. Burgess & Co.
	Canada Machinery Bonus Stock.....	3,500 00	.....	752 50	Austin, Duncanson & Co.
Great West Life.....	School District Debs.....	4,692 55	4,719 35	.....	Matured.
	Municipal Debs.....	9,555 66	9,403 44	.....	Matured.
Imperial Life.....	Niagara Falls Park and River Railway Co., 1st Mortgage Bonds.....	50,000 00	50,083 96	50,085 00	C. H. Burgess & Co.
	School Debs.....	1,800 00	1,873 29	.....	Matured.
	Corporation Bonds.....	6,910 94	7,035 14	.....	Matured.
	Municipal Debs.....	1,952 29	2,677 08 (Including adjustment of book values.)	.....	Matured.
London Life.....	Municipal Debs.....	2,264 90	2,219 08	.....	Matured.
Manufacturers' Life.	School District Debs.....	63,258 93	65,039 37	.....	Matured.
	Municipal Debs.....	30,906 90	31,516 40	.....	Matured.
	Corporation Bonds.....	1,499 68	1,499 68	.....	Matured.
	Municipal Debs.....	5,000 00	5,022 22	4,775 00	Brouse, Mitchell & Co.
	Electrical Development Co. of Ontario Bonds...	50,000 00	44,847 45	47,282 81	Brouse, Mitchell & Co.
	Consumers' Gas Co. Stock	1,650 00	3,192 42	3,229 53	Brent, Noxon & Co.
	100 shares Tri-City Railway & Light Co.....	10,000 00	9,500 00	9,500 00	Murray, Mather & Co.
	Republic of Cuba 5% External Debt.....	1,000 00	998 60	1,000 00	Drawn.
	School District Debs.....	565,244 68	580,349 77	578,135 46	Osler & Hammond.
	Niagara Falls Park and River Ry. Co. Bonds...	15,000 00	14,631 00	15,000 00	Wood, Gundy & Co.
Mutual Life of Canada.....	Municipal Debs.....	2,024 49	2,035 03	.....	Matured.
National Life of Canada.....	Municipal Debs.....	22,371 30	22,542 06	.....	Matured.
	School District Debs...	2,120 00	2,325 82	.....	Matured.
	Canada Permanent Mortgage Corporation Stock..	1,080 00	1,353 60	773 60	Jaffray, Cassels &

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STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
North American Life	25 shares Montreal Telegraph	1,000 00	1,757 50	1,466 25	Geo. W. Blaikie & Co.
	57 shares Dominion Telegraph	2,850 00	3,534 00	2,928 38	Geo. W. Blaikie & Co.
	Regina School District Debs	650 00	650 00	.....	Matured.
	Canadian North West Steamship Co. Bonds	3,000 00	2,944 20	.....	Matured.
	Toronto Ry. Co. Bonds	13,000 00	13,000 00	13,000 00	Drawn.
	Municipal Debs	6,434 80	6,434 80	.....	Matured.
Royal Guardians	Municipal Debs	1,190 08	1,241 80	.....	Matured.
La Sauvegarde	Fabrique St. Méthode Debs	1,522 06	1,522 06	.....	Matured.
Sovereign Life	Municipal Debs	1,204 54	1,165 04	.....	Matured.
Subsidiary High Court of the A. O. F.	Municipal Debs	2,967 90	2,951 47	.....	Matured.
Sun Life	Amalgamated Asbestos Corporation Bonds	50,000 00	30,105 80	10,000 00	Exchanged for $12,500 Bonds, $25,000 Preferredand $12,500 Common Stock of Asbestos Corporation of Canada on re-organization of Company.
	Banco Hipotecario de Chile	1,980 00	2,497 68	1,980 00	Redeemed.
	Caja de Credito Hipotecario de Chile	220 00	285 01	220 00	Redeemed.
	Town of Chilliwack, B.C., Debs	9,500 00	9,500 00	.....	Matured.
	Danville Urbana & Champaign Ry. Co. Bonds	1,000 00	862 48	1,000 00	Redeemed.
	City of Havana, Cuba, Debs	1,000 00	1,054 48	1,000 00	Redeemed.
	Hudson River Electric Co. Bonds	285,000 00	177,800 00	145,350 00	Exchanged for 1,140 shares Preferred and 1,710 Common of Adirondack Electric Power Corp.
	Nipissing Power Co. Bonds	300,000 00	293,000 00	293,000 00	Exchanged for$344,705.88 5 p. c. Bonds of Company.
	Quebec Railway Light Heat & Power Co. bonds	20,000 00	17,000 00	15,996 00	John D. Oppe.
	Quincy Horse Railway and Carrying Co. Bonds	140,000 00	140 000 00	.....	Matured.
	Quincy Railway Co. Bonds	100,000 00	90,000 00	90,000 00	Fidelity Trust Co.
	City of St. Henry Debs	1,000 00	1,073 20	1,059 91	Brent, Noxon & Co.
	Springfield & North Eastern Traction Co. 1st Mtg. Bonds	1,000 00	851 15	910 00	Bodell & Co.
	Western Railways & Light Co. Bonds	130,000 00	110,500 00	117,000 00	Company.
	Illinois Traction Co. Preferred Stock	57,300 00	51,568 93	51,739 23	Bodell Co. & Mrs. M. McDonnell.
	Western Railways & Light Co. Bonds	321,000 00	272,850 00	272,850 00	Exchanged for 3,210 shrs. 6 p.c. Preferred Stock of Company.
	Sinking Fund & Sundry School District payments	5,457 51	5,929 80	5,837 53	

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Concluded.*

Company.	Description of Securities	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		$ cts.	$ cts.	$ cts.	
	Halifax Electric Tramway Co. Common Stock.....	30,200 00	30,200 00	48,320 00	Eastern Trust Co.
	Western Railways & Light Co. Preferred Stock.....	4,100 00	3,485 00	3,485 00	Emily Banks, Dr Geo. Wilkins & Mrs. J. Radford.
Supreme Court of the I.O.F.....	Province of Ontario Annuities.....	457 00	457 00	.....	Matured.
	Municipal Debs.....	8,879 27	8,886 77	.....	Matured.....
	Detroit Sulphite Co.Bonds	15,000 00	15,000 00	.....	Matured.
	Electrical Development Co. Bonds.....	75,000 00	69,375 00	69,375 00	DominionSecuritiesCorp
	Independent Lumber Co. Bonds.....	67,129 71	67,129 71	67,129 71	Company.
	Lamb Watson Lumber Co. Bonds.....	13,000 00	13,000 00	13,000 00	Company.
	Linton Apartments Bond..	5,000 00	5,050 00	5,050 00	DominionSecuritiesCorporation.
	Rogers Lumber Co. Bonds	11,000 00	11,000 00	.....	Matured.
	R. Simpson Co. Bonds.....	200,000 00	202,500 00	.....	Matured.
	Chicago & Milwaukee Ry. Co. Bonds.....	34,162 57	34,162 57	.....	Matured.
	Michigan United Ry. Bond	212,500 00	212,500 00	212,500 00	Investment Registry Limited of London, Eng.
	P. Burns & Co. Bonds.....	100,000 00	102,500 00	102,500 00	Dominion Securities Corp.
Travellers Life of Canada.....	Wyagamac Pulp & Paper Co. Bonds.....	15,000 00	10,902 50	11,580 00	Greenshields & Co.
	SherwinWilliamsCo.Bonds	10,000 00	9,900 00	10,000 00	Montreal Securities Corporation.
	Dominion Canners Bonds.	1,000 00	1,000 00	1,015 00	McDougall & Cowans.
Union Life.....	Dominion Permanent Loan Co. Bonds.....	15,000 00	15,000 00	15,000 00	Home Life Association.

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STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		$ cts.	
Canada Life.....	N.W. ¼, Sec. 14, Tp. 11, R. 8, W. 2nd Mer.....	1,075 88	Mortgage foreclosed.
	N.E. ¼, Sec. 28, Tp. 14, R. 7, W. 2.....	1,234 45	Mortgage foreclosed.
	S.W. ¼, Sec. 16, Tp. 39, R. 1, W. 3.....	616 98	Mortgage foreclosed.
	S.E. ¼, Sec. 3, Tp. 20, R. 5, W. 2.....		
	N.E. ¼, Sec, 26, Tp. 19, R. 5, W. 2.....	2,657 16	Mortgage foreclosed.
	N.E. ¼, Sec. 18, Tp. 24, R. 13, W. 2.....	1,327 21	Mortgage foreclosed.
Confederation Life...	N.E. ¼, Sec. 26, Tp. 1, R. 30, West 1 P.M.. and Lot 12, Block 2, Gainsborough, Sask.	2,145 11	Mortgage foreclosed.
Great West Life.....	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2.....	1,197 64	Mortgage foreclosed.
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2.....	1,077 86	Mortgage foreclosed.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2.....	1,278 40	Mortgage foreclosed.
	S.W. ¼, Sec. 18, Tp. 19, R. 9, W. 2.....	1,743 85	Mortgage foreclosed.
	S.E. ¼, Sec. 13, Tp. 19, R. 10, W. 2.....		
	Lots 2 & 3, Block 2, Holmfield, Manitoba.	1,101 80	Sales proceedings abortive.
	N.W. ¼, Sec. 26, Tp. 45, R. 15, W. 3.....	925 08	Mortgage foreclosed.
Manufacturers Life...	No. 19 Wellington St., Toronto.....	5,000 00 deposited with offer to purchase.	Union Bank of Canada.
Royal Guardians....	Additions—No. 227 Sherbrooke St. and 1 Hutchison St., Montreal.....	8,614 83	
La Sauvegarde.....	Head Office of Company, Montreal.....	81,123 07	Spent in construction.
Sun Life.....	Y.M.C.A., Dominion Square, Montreal....	25,032 10	Directors of Y.M.C.A.
	Mansfield Street Lease.....	8,600 00	"Storr"

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued*.

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried to real estate account.	Value in account.	Price received.	To whom sold.
		$ cts.	$ cts.	cts.$	
Canada Life	S.W. ¼, Sec. 20, Tp. 53, R.18 W. 4	849 10	877 65	3,200 00	F. D. Byers.
	N.E. ¼, Sec. 20, Tp. 53, R.18, W. 4	1,133 88	1,181 92		
Confederation Life	Lot 214, Nos. 25 to 31 Chesterfield Ave., Montreal	22,830 01	16,725 70	18,000 00	P. Finlayson.
	Various properties in North Bay		1 00	1,870 50	Various parties.
	Part of Lot 24 and Lots 70 and 71 St. James St., Montreal	17,665 28	17,665 28	18,000 00	Jas. M. Mitchell.
Great West Life	S.W. ¼, Sec. 28, Tp.4, R.28, W.P.M.	1,410 48	1,410 48	1,410 48	Mrs. Hope Johnston.
	N.E. ¼, Sec. 34, Tp. 1, R. 4, E.P.M.	1,289 52	1,289 52	1,289 52	Mrs. Hope Johnston.
	N.W. ¼, Sec. 10, Tp. 5, R. 3, W. 2	1,526 94	1,692 46	2,000 00	Mr. Griffin, Sr.
	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2	1,197 64	1,224 84	1,500 00	R. J. Betts
	S.E. ¼, Sec. 20, Tp. 29, R. 23, W. 2	1,195 04	1,450 00	1,450 00	Michael Tessler..
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2	1,077 86	1,100 86	1,550 00	G. L. Wallberg.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2	1,278 40	1,300 00	1,300 00	Michael Tessler.
	S.W. ¼, Sec. 18, Tp. 19 R. 9, W. 2	1,743 85	2,050 00	2,050 00	Michael Tessler.
	S.E. ¼, Sec. 13, Tp. 19, R10. W. 2				
	Lots 2 & 3, Block 2, Holmfield, Manitoba	1,101 80	1,101 80	1,101 80	Michael Tessler..
	N.W. ¼, Sec. 26 Tp.45, R.15 W. 3	925 03	930 03	1,100 00	D. C. McLachlan.
Manufacturers Life	"Mon Repos" Plantation Trinidad & 12 Woodford St. 21 Woodford St., Port of Spain, Trinidad	3,318 40	3,318 40	2,000 00 660 00	P. Caracciolo J. F. Gittens.
	Lot 2, Blk., Plan 694, N. Toronto	1,198 80	411 80	5,340 00	H. Greeff.
La Sauvegarde	Part of 86 & 87, East Division, Montreal, sold previously to July, 1912			17,570 60 on account	R. S. Weir.
Sun Life	Vacant lots at Villeraye	807 28	807 28	3,829 00	J. E. P, Deguire *et al.*
	Small part Barron Farm Property, Lachute			200 00	Mrs. Braney..

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
Canada Life	Alex. Gillespie Estate	Call.	5	800 00	2 shares Standard Bank	100 00	225 00
					3 shares Imperial Bank	300 00	687 00
	Wm. I. Merritt	Call.	6	3,200 00	16 shares Imperial Bank	1,600 00	3,664 00
	J. Kerr Fisken	Call.	5½	400 00	2 shares Imperial Bank	200 00	458 00
	Wood, Gundy & Co	Call.	6	50,000 00	City of Edmonton debentures	21,000 00	21,000 00
					Dominion Power & Transmission Co. bonds.	18,000 00	18,000 00
					Quebec, Montmorency & Charlevoix Ry. Co. bonds	18,000 00	18,000 00
	C. H. Burgess & Co	Call.	5	32,100 00	Village of Bancroft debentures	4,000 00	4,000 00
					Town of Battleford debentures	16,053 00	16,053 00
Confederation Life	Pellatt & Pellatt	Call.	5½	600 00	Town of North Bay debentures	14,100 00	14,100 00
Imperial Life	Dr. A. Davidson	Call.	5½	320 00	6 shares Standard Bank	300 00	660 00
	A. E. Ames & Co	Call.	5½	54,500 00	4 shares Northern Crown Bank	400 00	400 00
					100 shares Mackay common	10,000 00	9,000 00
					100 shares Sao Paulo	10,000 00	25,300 00
Manufacturers Life	Geo. W. Blaikie & Co	Call.	6½	11,000 00	200 shares Rio de Janeiro	20,000 00	30,000 00
	Pellatt & Pellatt	Call.	6½	120,000 00	55 shares Dominion Bank	5,500 00	12,375 00
					250 shares Winnipeg Electric	25,000 00	56,250 00
					50 shares Dominion Bank	5,000 00	11,250 00
					200 shares Dominion Bank	20,000 00	45,000 00
					100 shares Winnipeg Electric	10,000 00	21,600 00
					50 shares Dominion Telegraph	2,500 00	2,500 00
	Ontario Securities Co	Call.	6½	14,400 00	Municipal debentures, 5 p.c	16,000 00	15,900 00
	Playfair, Paterson & Co	Call.	6½	35,400 00	380 shares Richelieu & Ontario Navigation Co	38,000 00	42,775 63
	Dominion Bond Co	Call.	6½	88,000 00	Spanish River Pulp & Paper Mills 6 p.c. bonds	43,000 00	42,140 00
					Canadian Cottons 5 p.c. bonds	20,000 00	17,200 00
	Brent, Noxon & Co	Call.	6½	29,875 00	500 shares Spanish River Pulp & Paper Mills.	50,000 00	47,000 00
					School District debentures	21,060 00	21,043 44
					25 shares Twin City	2,500 00	2,637 50
					50 shares Canadian General Electric	5,000 00	5,850 00
					25 shares Toronto Railway	2,500 00	3,487 50
	G. A. Stimson & Co	Call.	6½	26,200 00	Municipal debentures, 5 p.c	29,092 72	29,092 72
	A. E. Ames & Co	Call.	6½	29,000 00	200 shares Bank of Commerce	10,000 00	22,450 00
					100 shares Twin City	10,000 00	10,550 00
	John Stark & Co	Call.	6½	50,000 00	Municipal debentures, 5 to 6 p.c	57,000 00	57,183 40
	B. P. D. Allingham	Call.	5½	200 00	1 share Imperial Bank	100 00	227 00

COLLATERAL LOANS MADE—*Continued.*

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.	Market Value.
				$ cts.		$ cts.	$ cts.
	Jaffray, Cassels & Biggar	Call.	6½	31,800 00	51 shares Winnipeg Electric	5,100 00	10,965 00
					105 shares Dominion Bank	10,500 00	24,780 00
	Dyment, Cassels & Co	Call.	6½	25,000 00	50 shares Toronto Railway	5,000 00	6,925 00
					200 shares Canadian General Electric	20,000 00	23,050 00
	Brouse, Mitchell & Co	Call.	6½	18,000 00	100 shares Bank of Hamilton	10,000 00	20,500 00
	Canadian Debentures Corporation	Call.	6½	25,000 00	Municipal debentures, 5 p.c	28,000 00	27,370 95
	F. S. Evans	Call.	6	4,500 00	Bell Telephone Co. bonds, 5 p.c	2,000 00	1,990 00
					Municipal debentures, 4½ and 5 p.c	3,000 00	2,808 40
North American Life	Mrs. Mary Bain	Call.	6	2,500 00	25 shares Standard Bank	1,250 00	2,800 00
	Geo. W. Blaikie & Co	Call.	6	2,200 00	11 shares Imperial Bank	1,100 00	2,463 00
	Baillie, Wood & Croft	Call.	6	50 00	1st instal. on 5 shares Standard Bank	.....	.....
		Call.	5½	25,000 00	178 shares Bank of Commerce	8,900 00	19,958 25
					6 shares Imperial Bank	600 00	1,359 00
					26 shares Standard Bank	1,300 00	2,938 00
					25 shares Toronto Railway	2,500 00	3,587 50
	Playfair, Paterson & Co	Call.	5½	14,675 00	79 shares Bank of Toronto	7,900 00	16,590 00
	A. E. Ames & Co	Call.	5½	26,000 00	100 shares Winnipeg Electric	10,000 00	22,700 00
					50 shares Toronto Railway	5,000 00	7,075 00
Sun Life	Brent, Noxon & Co	10 days' Call.	5-7	50,000 00	Municipal debentures, 5 and 5½ p.c	53,000 00	55,651 75
	Burnett & Co	10 days' Call.	4½ 7	75,000 00	Montreal Light, Heat & Power stock	40,000 00	94,800 00
	S. H. Carpenter	Call.	7	6,321 00	Illinois Traction Co. preferred	7,900 00	7,268 00
	L. J. Forget & Co	Call.	4½–7	678,000,00	Montreal Light Heat and Power stock	239,000 00	550,533 75
					Dominion Textile preferred	11,500 00	11,615 00
					Toronto Railway stock	17,500 00	25,375 00
					Bank of Commerce stock	25,000 00	55,500 00
					Canadian Pacific Ry. stock	15,000 00	39,612 50
					Bell Telephone Co. stock	60,000 00	99,344 00
					Dominion Iron & Steel preferred	5,000 00	5,100 00
	Sir R. Forget	Call.	6–7	10,000 00	Quebec Railway Light, Heat & Power bonds.	20,000 00	14,400 00
	Levis County Railway	.....	5½	9,000 00	Additional loan on securities held by National Trust Co. Bonds, $275,080.48, and common stock, $44,861.22 of company	.....	.....
	McCuaig Bros. & Co	Call.	4½–7	181,000 00	Toronto Railway stock	49,000 00	72,420 00
					Montreal Light, Heat & Power stock	47,000 00	110,615 00
					Sao Paulo Tram. stock	5,000 00	12,800 00

					Dominion Iron preferred	15,000 00	15,600 00
					Illinois Traction preferred	7,500 00	7,050 00
					Lake of the Woods common	2,500 00	3,375 00
					Standard Bank stock	850 00	1,870 00
	C. Meredith & Co	Call.	5–7	150,000 00	Montreal Light, Heat & Power stock	20,000 00	46,200 00
					Bell Telephone Co. stock	12,000 00	18,120 00
					Municipal debentures, 5 p.c	65,000 00	65,000 00
					Montreal Light, Heat & Power stock	25,000 00	58,000 00
	F. Nash & Co	Call.	4½–7	36,500 00	Montreal, Light, Heat & Power stock	12,500 00	29,575 00
					Ogilvie Milling Co. preferred	2,500 00	3,000 00
					Dominion Textile preferred	10,000 00	10,450 00
	H. C. Scott & Co	Call.	4½–7	100,000 00	Montreal Light, Heat & Power stock	35,400 00	76,110 00
					Toronto Railway stock	17,500 00	25,025 00
					Bell Telephone Co. stock	7,500 00	12,375 00
					Illinois Traction Co. preferred	12,100 00	11,132 00
	W. J. Turpin & Co	Call.	4½	25,000 00	Toronto Railway Co. stock	5,000 00	7,175 00
					Montreal Light, Heat & Power Co. stock	10,000 00	21,525 00
Supreme Court of the I. O. F.	Investment Registry		6	100,000 00	Whiting Mfg. Co. 1st mtge. bonds	125,000 00	125,000 00
	C. Kern		6	15,000 00	Kern Brewing Corporation bonds	20,000 00	20,000 00
	Atlanta Power Co		6	50,000 00	Blue Ridge Electric Co. bonds	60,000 00	60,000 00
	Geo. G. Moore		6	121,597 22	Georgia Power Co. bonds	150,000 00	135,000 00

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value.	Market value.
		$ cts.		$ cts.	$ cts.
Canada Life....	Wm. I. Merritt.....	248 85	None.		
	Geo. A. Somerville.....	3,000 00	1000 shares Huron & Erie Loan & Savings Co. (20 p.c. paid)..	10,000 00	19,500 00
	C. H. Burgess & Co.....	32,100 00	Municipal debs.....	34,153 00	34,153 00
	Wood, Gundy & Co.....	50,000 00	City of Edmonton Debs.....	21,000 00	21,000 00
			Dominion Power and Transmission Co. bonds.....	18,000 00	18,000 00
			Quebec, Montmorency & Charlevoix Ry. Co. bonds.....	18,000 00	18,000 00
	Wm. E. Brown.....	350 00	Free policy of Equitable Life...	924 00	.....
Confederation Life.....	Osborne & Francis.....	17,826 81	85 shares Sao Paulo.....	8,500 00	19,125 00
	G. Tower Fergusson & Co.....	21,242 14	75 shares Union Bank.....	7,500 00	11,125 00
			40 shares Bank of Nova Scotia..	4,000 00	10,200 00
			7 shares Imperial Bank.....	700 00	1,554 00
	Pellatt & Pellatt.....	23,260 24	31 shares Standard Bank.....	1,550 00	3,410 00
			15 shares Twin City.....	1,500 00	1,560 00
			25 shares Rio de Janeiro.....	2,500 00	3,625 00
			79 shares Dominion Bank.....	7,900 00	17,923 00
Continental Life	John Watson.....	10 85	None.		
Imperial Life...	John Firstbrook.....	1,000 00	Metropolitain Bank Stock dividends applied to reduce loan.		
	Dominion Securities Corp.....	50,000 00	Bay of Quinte Ry. bonds.....	20,000 00	19,600 00
			Dominion Iron & Steel bonds.	25,000 00	23,625 00
			District of Coquitlam debs....	15,000 00	15,450 00
	Aitkin & Ross.....	750 00	Metropolitan Bank Stock ..... dividends applied to reduce. loan.....	.....	.....
	A. E. Ames & Co.....	58,790 20	100 shares Mackay common. 100 shares Sao Paulo..... 200 shares Rio de Janeiro.....	40,000 00	64,300 00
			International Transit Co. bond	3,500 00	3,500 00
			5 shares Winnipeg Electric.....	500 00	1,290 00
	Wood, Gundy & Co.....	950 00	Merchants Steamship Co., bonds.....	1,000 00	1,000 00
Manufacturers Life.....	Brent, Noxon & Co.....	29,875 00	School District debs., 5½ to 6¼ p.c.....	15,960 00	15,743 44
			50 shares Canadian General Electric.....	5,000 00	5,875 00
			25 shares Toronto Railway...	2,500 00	3,506 25
			25 shares Twin City.....	2,500 00	3,625 00
			Municipal debs., 6 p. c.....	5,100 00	5,100 00
	Ontario Securities Corp..	5,400 00	Municipal Debs., 5 p. c.....	6,000 00	6,000 00
	Geo. W. Blaikie & Co...	11,000 00	55 shares Dominion Bank.....	5,500 00	12,313 13
	A. E. Ames & Co.....	29,000 00	100 shares Twin City.....	10,000 00	10,500 00
			200 shares Bank of Commerce.	10,000 00	22,000 00
	Dominion Bond Co.....	65,100 00	500 shares Spanish River..... Pulp & Paper Mills.....	50,000 00	47,000 00
			Canadian Cottons Ltd. 5 p.c. bonds.....	20,000 00	17,200 00
			Spanish River Pulp & Paper Mills 6 p.c. bonds.....	13,500 00	13,230 00
	Playfair, Paterson & Co	18,800 00	200 shares Richelieu & Ontario Navigation Co.....	20,000 00	22,400 00
	Pellatt & Pellatt.....	80,000 00	100 shares Winnipeg Electric...	10,000 00	21,600 00
			200 shares Dominion Bank....	20,000 00	47,050 00
			40 shares Toronto Railway....	4,000 00	5,600 00
			150 shares Dominion Telegraph Co.....	7,500 00	7,500 00
	John Stark & Co.....	50,000 00	Municipal debs. 6 p.c.....	57,000 00	56,464 50

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value	Market value.
		$ cts.		$ cts.	$ cts.
North American Life.....	Geo. W. Blaikie & Co....	2,990 00	20 shares Toronto General Trusts.....	2,000 00	3,950 00
	Wm. Farrell.....	40,000 00	805 shares British Columbia Telephone Co.....	80,500 00	100,625 00
	Baillie, Wood & Croft...	2,504 20	20 shares Standard Bank.....	1,000 00	2,300 00
	Playfair, Martens & Co.	14,675 00	79 shares Bank of Toronto.....	7,900 00	16,590 00
	A. E. Ames & Co.....	6,000 00	50 shares Toronto Railway...	5,000 00	7,100 00
Northern Life...	R. A. Fitzgerald.....	10,020 00	160 shares Imperial Oil.....	16,000 00	26,720 00
	Flora D. Ogilvie.....	1,227 40	5 shares Bank of Montreal.....	500,00	1,228 75
Sun Life.....	Brent, Noxon & Co.....	20,300 00	Cote La Visitation School debs 5½ p. c.....	20,000 00	22,651 75
	Burnett & Co.....	15,000 00	None.	.....	.....
	L. J. Forget & Co.....	335,000 00	Canadian Pacific Railwy stock	2,500 00	6,475 00
			Toronto Railway stock.....	7,500 00	10,550 00
			Montreal Light Heat & Power Stock.....	151,000 00	346,700 00
	Sir R. Forget.....	15,600 00	Canadian Pacific Railway stk.	2,500 00	6,662 50
	J. E. Gaudet & Co.....	2,000 00	None.	.....	.....
	D. A. Gordon.....	2,053 44	None.	.....	.....
	McCuaig Bros & Co.....	163,000 00	Toronto Railway stock.....	34,000 00	47,396 25
			Montreal Light, Heat & Power stock.....	45,000 00	106,175 00
			Sao Paulo Tramway stock.....	17,500 00	44,800 00
			Dominion Iron preferred.....	2,400 00	2,455 00
			Illinois Traction preferred.....	2,500 00	2,300 00
	C. M. McCuaig & Co.....	97,000 00	Montreal Light, Heat & Power stock.....	2,500 00	5,800 00
			Toronto Railway stock.....	2,500 00	3,500 00
			Halifax Electric Railway stk..	3,000 00	4,800 00
			Dominion Iron Preferred.....	4,000 00	4,080 00
			Molsons Bank stock.....	5,000 00	10,100 00
			Halifax Electric Tramway stk	60,000 00	95,400 00
	McDougall & Cowans....	20,000 00	Montreal Light Leat & Power. stock.....	10,500 00	24,045 00
	C. Meredith & Co.....	110,000 00	Lake of the Woods common... stock.....	8,900 00	11,659 00
			Toronto Railway stock.....	15,000 00	20,850 00
			Bell Telephone Co. stock.....	10,000 00	16,800 00
			Bank of Commerce stock.....	11,000 00	24,200 00
			Bank of Montreal stock.....	5,000 00	12,200 00
			Union Bank of Canada stock..	15,000 00	22,500 00
			Municipal Debs.....	10,000 00	10,000 00
	R. Moat & Co.....	40,000 00	Lake of the Woods Common..	10,000 00	13,200 00
			Montreal Light Heat & Power Stock.....	20,000 00	46,600 00
	Northern Illinois Light & Traction Co.....	175,160 13	Northern Illinois Lgt. & Traction Co. bonds.....	193,500 00	173,250 00
	H. C. Scott & Co.....	13,000 00	Toronto Railway Stock Co....	8,500 00	11,900 00
			Illinois Traction Co. preferred.	2,000 00	1,840 00
			Lake of the Woods preferred..	1,500 00	1,800 00
	Samuel Welsh.....	8 35	None..	.....	.....
	W. J. Turpin & Co.....	25,000 00	Minneapolis St. Paul & Sault Ste. Marie common.....	10,000 00	15,150 00
			Canadian Pacific Railway stk.	5,000 00	13,800 00
Supreme Court of the I.O.F...	Du Vernet Syndicate....	19,590 00	Union Trust Co. stock.....	19,590 00	32,323 50

Company.	Mortgage Loans.			Policy Loans.		
	Made.	Repaid.	Balance, Dec. 31, 1912.	Made.	Repaid.	Balance, Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Columbia Life	26,339 95		54,139 95			
Canada Life	2,346,118 85	1,310,395 08	16,856,726 27	657,538 44	327,425 92	6,975,018 69
Canadian Order of Woodmen of the World	35,438 41	9,890 55	209,770 63			
Capital Life	28,000 00	6,000 00	59,800 00			
Catholic Mutual Benefit Association	29,500 00	4,000 00	108,000 00			
Commercial Travellers' Mutual Benefit Society		3,750 00	20,640 00			
Confederation Lif	487,543 15	355,023 68	6,025,526 79	232,515 27	214,004 80	2,283,104 31
Continental Life	52,258 59	18,769 66	389,930 18	22,099 72	10,876 58	111,363 95
Crown Life	8,586 50	28,335 00	428,046 96	25,930 50	9,795 05	169,565 35
Dominion Life	304,540 78	138,085 90	2,298,157 58	31,998 69	15,575 56	171,145 72
Ex elsior Life	361,114 00	173,370 95	2,115,176 25	46,306 76	23,589 83	229,742 64
Federal Life	345,687 07	43,215 43	1,614,428 43	94,316 86	53,055 67	628,149 64
Great West Life	1,444,291 58	663,099 68	8,663,081 12	279,648 67	110,609 74	1,454,482 66
Home Life	48,173 72	75,435 84	512,663 72	23,967 22	22,272 10	175,781 86
Imperial Life	749,100 56	281,993 16	5,577,617 68	124,825 01	61,616 13	801,940 14
London Life	359,649 57	221,845 58	3,339,754 48	36,385 12	17,842 02	213,003 24
Manufacturers Life	1,085,309 31	317,025 27	7,770,184 73	371,064 04	232,309 63	2,088,456 93
Monarch Life	52,082 96	27,377 59	286,971 18	1,599 60	1,055 00	5,315 95
Mutual Life of Canada	1,096,487 57	430,207 73	11,051,716 34	437,274 93	317,458 76	2,516,639 88
National Life of Canada				31,165 67	7,889 50	159,753 31
North American Life	658,570 27	365,377 26	4,152,410 80	191,275 27	128,816 93	1,669,229 17
Northern Life	100,155 18	73,004 46	1,022 102 58	30,219 90	21,507 19	151,368 63
Royal Guardians	6,000 00	1,250 00	114,730 00	4,550 88	3,591 86	57,511 72
La Sauvegarde	25,570 60	53,000 00	135,014 40	21,546 34	7,166 46	33,795 75
Sovereign Life	52,060 00	9,547 22	439,717 49	25,335 64	23,096 74	111,811 27
Subsidiary High Court of the A.O.F			1,900 00	2,906 00	1,592 00	11,506 25
Sun Life	527,283 88	67,620 99	2,141,721 83	948,367 08	576,644 00	4,472,370 30
Supreme Court of the I.O.F	157,055 42	502,425 74	3,583,242 50			
Union Life	2,770 29	2,858 50	147,023 25	8,972 88	2,792 20	63,934 51
Totals	10,389,688 21	5,182,905 27	79,120,195 14	3,649,810 49	2,190,583 67	24,554,991 87

SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par Value.	Market Value.
		$ cts.	$ cts.
London and Lancashire Life.....	Westmount School Debs., 5 p.c.....	10,000 00	10,446 00
	Municipal debs., 4½, 5 and 6 p.c.....	42,278 09	42,341 98
New York Life.....	Maisonneuve debs., 4½ p.c.....	31,633 33	30,921 58
Standard Life.....	Central Vermont Railroad bonds, 4 p.c.....	100,000 00	90,000 00
	Sault Ste. Marie Bridge Co. bonds, 5 p.c.....	44,000 00	44,000 00
	St. John Railway Co. bonds, 5 p.c.....	11,500 00	11,385 00
	West India Electric Co. bonds, 5 p.c.....	25,000 00	22,500 00
	London Street Railway bonds, 5 p.c.....	29,000 00	27,550 00
	Halifax Electric Co. bonds, 5 p.c.....	50,000 00	50,000 00
	Montreal Light, Heat & Power bonds, 4½ p.c.	100,000 00	99,500 00
	Toronto Electric Light Co. bonds, 4½ p.c.....	50,000 00	49,000 00
	Union Electric Light & Power Co. bonds, 5 p.c	50,000 00	50,500 00
	Dominion Coal Co. bonds, 5 p.c.....	97,000 00	96,030 00
	Ogilvie Flour Mills Co. bonds, 6 p.c.....	50,000 00	53,000 00
	Keewatin Flour Mills Co. bonds, 6 p.c.....	35,000 00	35,175 00
	Dominion Iron & Steel Co. bonds, 5 p.c.....	25,000 00	23,750 00
	National Breweries Ltd. bonds, 6 p.c.....	25,000 00	25,500 00
	Dominion Textile Co., 6 p.c.....	50,000 00	50,000 00
	Ogilvie Flour Mills Co., 6 p.c.....	10,000 00	10,800 00
	Dominion Canners, 6 p.c.....	25,000 00	25,250 00
	Canada Starch Co., 6 p.c.....	25,000 00	24,750 00
	P. Burns & Co., 6 p.c.....	25,000 00	25,000 00
	Ames Holden Co. bonds, 6 p.c.....	25,000 00	24,625 00
	Montreal Light, Heat & Power bonds, 5 p.c..	25,000 00	25,375 00
	Canada Cement bonds, 6 p.c.....	25,000 00	25,000 00
	Electrical Development Co. bonds, 5 p.c.....	25,000 00	22,687 50
	Dominion Cotton Mills bonds, 6 p.c.....	25,000 00	25,500 00
	Matthews-Laing Co. bonds, 6 p.c.....	50,000 00	50,750 00
	St. Lawrence Sugar Refineries bonds, 6 p.c..	25,000 00	25,250 00
	Gordon, Ironsides & Fares Co. bonds, 6 p.c..	25,000 00	25,000 00
Travelers Ins. Co. of Hartford....	Montreal Board of Trade, 4½ p.c. bonds.....	10,000 00	9,875,00
	City of Victoria, 4 p.c. debs.....	48,666 66	46,156 43

BONDS AND DEBENTURES RELEASED.

London & Lancashire Life.....	Municipal securities, 4½ to 7 p.c.....	21,306 06	36,183 06
Standard Life.....	Montreal Harbour bonds.....	2,000 00	2,000 00
	Municipal debs.....	20,276 69	20,276 69
Travelers Ins. Co. of Hartford....	St. Jean Baptiste School Commissioners debs.	626 46	626 46
	Municipal debs.....	50,656 67	50,656 67

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.
—*Concluded.*

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance. Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.
London and Lancashire Life	217,500 00	127,000 68	1,662,382 48
Metropolitan Life	45,000 00	None.	1,238,250 00
New York Life	None.	25,000 00	1,205,000 00
Phœnix Assurance Co	50,141 53	68,977 37	1,466,375 16
State Life	60,000 00	175 00	59,825 00
Totals	372,641 53	221,153 05	5,631,832 64

RATES OF DIVIDENDS TO POLICYHOLDERS

DECLARED DURING THE YEAR OR AT LAST
PREVIOUS ALLOTMENT BY

LIFE INSURANCE COMPANIES.

ANCIENT ORDER OF FORESTERS.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous Allotment.							
		Dividend Period.							
		First period.		Second period.		Third period.		Fourth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	16 00	4 00	16 00	5 00				
15 Pay Life	24	30 10	6 00						
20 Pay Life	24			24 60	11 00				
	25	25 10	8 00						
10 Year Endowment	20	98 50	29 00						
15 Year Endowment	24	62 12	18 00						
20 Year Endowment	26	44 66	14 00						
Ordinary Life	35	22 75	9 00	22 75	12 00				
15 Pay Life	35	38 80	14 00						
20 Pay Life	35	31 95	12 00						
	38			34 50	19 00				
10 Year Ednowment	32	99 71	32 00						
15 Year Ednowment	39	64 90	23 00						
20 Year Endowment	37	47 11	18 00						
Ordinary Life	45	32 40	16 00	32 40	22 00				
20 Pay Life	41	37 35	18 00						
Ordinary Life	58	60 95	29 00						

There are no policies issued on the Annual Dividend and Deferred Dividend plans.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment. — Dividend Period. — First period. Prem.	First period. Div.	Second period. Prem.	Second period. Div.	Third period. Prem.	Third period. Div.	Fourth period. Prem.	Fourth period. Div.	Fifth period. Prem.	Fifth period. Div.	†Dividends per $1,000 of insurance declared at December 31, 1909 upon Deferred Dividend Policies completing their Dividend Periods at that date. — †Dividend Period. — 10 years. Prem.	10 years. Div.	*15 years. Prem.	*15 years. Div.	*20 years. Prem.	*20 years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	23																
	25	21 45	17 67	21 30	20 92	19 65	25 81	19 00	28 68	19 00	31 86			18 55	71 34		
	26																
10 Pay Life	24			46 70	36 40											19 60	122 85
	25					41 35	25 81	36 20	28 68	36 20	31 86						
	26															36 20	124 25
15 Pay Life	21													42 30	108 15		
	25					30 70	25 81			27 90	31 86					25 00	109 63
	26							28 80	29 30					30 70	96 31		
20 "	25	31 65	22 68	30 00	25 10	25 55	25 81	24 10	28 68	24 10	31 86					24 10	124 96
10 Year Endowment	25	105 85	40 11														
15 "	26	68 45	34 45	66 75	50 94												
	28					63 05	48 31										
20 "	25	49 95	29 59			44 30	40 90	42 30	48 31					63 05	201 98		
	26			48 65	38 20											42 30	231 00
Ordinary Life	35	28 10	21 59	27 95	25 79	26 50	31 86	25 70	35 27	25 70	38 87			26 50	96 46		
	36																
10 Pay Life	32	58 00	33 51													26 50	160 19
	34			57 00	44 58												
	35					52 25	31 86	46 70	35 27	46 70	38 87			52 25	136 21	46 70	168 05
15 "	35			43 80	35 70	39 00	31 86	36 30	35 27	36 30	38 87			39 00	123 97		
	38	48 80	29 18													39 50	189 06
20 "	35	38 15	25 09	36 95	31 06	32 70	31 86	31 40	35 27	31 40	38 87					31 40	169 40
15 Year Endowment	34													64 10	205 92		
	35	70 05	34 60	68 35	52 66	64 35	48 31										
20 "	34													46 20	142 94		
	35	52 05	30 07	50 55	40 24	46 45	41 03	44 45	48 31							44 45	241 97

CANADA LIFE—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment. — Dividend Period. First period. Prem.	Div.	Second period. Prem.	Div.	Third period. Prem.	Div.	Fourth period. Prem.	Div.	Fifth period. Prem.	Div.	†Dividends per $1,000 of insurance declared at December 31, 1909 upon Deferred Dividend Policies completing their Dividend Periods at that date. — †Dividend Period. 10 years. Prem.	Div.	*15 years. Prem.	Div.	*20 years. Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life.....	44															34 70	201 68
	45	39 55	28 35	38 85	34 51	37 40	38 87	35 90	42 48	35 90	46 01			37 40	132 05		
10 Pay Life.....	43															57 70	216 34
	44							59 00	41 77								
	45									60 40	46 01						
	46					68 90	39 60										
	47			75 85	59 18												
15 "	40															41 80	202 48
	41									42 90	43 19						
	44							46 00	41 77								
	45					50 80	38 87							50 80	167 56		
	46	58 54	34 51														
20 "	42					39 50	36 70										
	44	46 95	29 61														
	45			46 95	39 72											42 60	245 54
	46							43 70	43 19								
10 Year Endowment.	42	108 85	42 74														
	48			109 55	81 35												
15 "	44			71 30	55 60												
	45					68 00	48 31										
	46	74 25	36 62														
	47													69 25	221 95		
20 "	44	56 00	31 81														
	45							49 15	48 31							49 15	264 88
	46			55 80	45 36	51 90	41 38										

Ordinary Life	55	60 05	38 24	58 10	48 41	57 30	46 01	53 90	49 35					57 30	203 44		
	56									56 60	52 63						
10 Pay Life	52	87 85	43 91			81 00	43 89			75 60	50 50						
	55							85 50	49 35								
15 "	51					60 60	43 19										
20 "	50			54 10	45 52												
	51	57 10	34 35														
10 Year Endowment	50			110 70	82 05												
	58	120 85	50 42														
15 "	51													72 45	232 41		
20 "	50					55 65	42 48										

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Hm 3½ per cent reserves.
†The schedule given for Deferred Dividend Policies does not apply to the dividends declared in 1912, but as there are very few of these, the figures represent the dividends of the last large distribution. The 1912 rates of dividends differ from these but slightly.

CONTINENTAL LIFE.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
10 Year Endowment	27											101 85	124 04*		†		
10 Pay Life	35											55 25	73 64				
15 "	35													36 35	109 70		
15 Year Endowment	35													63 35	117 23		
15 Pay Life	41													44 00	165 20		
15 Year Endowment	43													66 00	156 36		
10 "	57											115 50	230 35				

The Company does not issue Annual Dividend Policies.
None of the Quinquennial Dividend Policies have as yet participated.
*Dividends in excess of Om (5) 3½ per cent reserves. †Dividends in excess of Om (5) 4 per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		‡20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24	20 75	15 53														
	25			21 30	28 82	19 50	27 04	17 95	22 39	17 95	24 60					17 95	99 70
10 Pay Life	24									37·10	20 47						
	25											47 60	52 34			38 00	144 14
	26					42 40	30 40										
	28							40 80	19 97								
15 "	21	33 30	11 92														
	23									27 55	19 97						
	26													32 00	71 53		
	28					33 50	38 15										
20 "	25	30 00	14 35	30 00	32 56	26 50	31 08									24 25	128 39
	26							24 85	37 18	24 85	21 50						
15 Year Endowment.	25													63 30	191 06		
20 "	22			48 15	52 92												
	25	48 50	24 25					42 35	40 38								
	26					45 50	57 60							45 50	130 20		
	29															42 20	149 19
Ordinary Life	35			27 95	35 44	26 10	35 70			24 65	33 78					24 65	134 39
	36	28 80	20 82					25 50	31 88					27 00	92 93		
10 Pay Life	34							47 10	23 09					51 00	93 54		
	35															48 25	175 29
	36					53 40	37 81			49 45	27 15						
	40											64 65	87 89				
15 "	34					38 50	45 56										

	35										37 35	26 54						
	37																	
20 "	34			36 15	39 80										41 40	104 71		
	35					33 50	41 00	31 55	46 50									
	36	37 75	19 90								32 45	27 15					31 55	171 02
10 Year Endowment.	39												106 15	186 67				
15 "	34			68 10	74 50	64 80	83 84											
	35														65 00	193 25		
20 "	34	50 30	25 80															
	35					47 50	59 40	44 55	42 87						47 50	134 85	44 55	156 43
	37			51 15	55 90													
Ordinary Life	43			36 10	42 86													
	45							35 85	42 65	35 85	46 23							
	46	40 30	27 21			38 60	49 10								38 60	127 39	37 40	196 84
10 Pay Life	41					60 20	42 04	56 45	27 15									
	44														65 00	135 19		
	46												75 85	113 23			64 90	234 89
	47																	
	48			77 60	77 50					68 65	35 05							
15 "	43														48 20	129 64		
	45							49 65	29 68									
	46	56 40	28 35															
	49					57 10	68 75											
20 "	41							37 45	53 10									
	42	43 40	23 55															
	45					43 90	53 28											
	46			48 30	51 88													
10 Year Endowment.	45												108 10	188 92			44 05	240 26
15 "	46														69 20	198 77		
	47					69 80	87 20											
20 "	42	53 20	27 45															
	44														51 30	139 85		
	45					52 00	61 80	49 25	45 50									
	46																50 05	167 11
Ordinary Life	53			53 20	57 92													
	54	55 55	37 20							53 05	65 15							
	56					59 30	70 85	58 30	64 60									
	57														62 20	197 35		
15 Pay Life	56														71 30	217 03		
20 "	56			65 95	68 48													
10 Year Endowment.	54												113 90	196 31				
20 "	51			60 60	61 00													
	52							57 25	52 75									

*Dividends in excess of O^m (5) 3 per cent reserve. †Dividends in excess of O^m (5) 3½ per cent reserve. ‡Dividends in excess of O^m (5) 4 per cent reserve.
This Company did not issue Annual Dividend policies prior to 1911.

CROWN LIFE.

The only dividend declared was on a 10 year Endowment policy with ten year deferred dividend period, age at issue 29, premium $101.90, dividend $145.00.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22					17 80	35 63										
	25	21 30	19 27					17 90	42 21								
10 Pay. Life	23							34 20	45 00								
	24											46 70	121 75				
	27	49 50	39 83														
	30											52 60	139 90				
15 "	24	35 10	31 36														
	26													31 20	90 51		
20 "	24			29 45	50 00												
	25	30 00	22 82														
	27					27 00	33 33										
15 Year Endowment	25	66 60	45 01														
20 "	25	48 50	35 59					42 30	103 82								
Ordinary Life	35	27 95	22 68														
	36							25 50	70 00								
	39			30 60	45 00												
	40					32 60	43 25										
10 Pay Life	36													53 25	125 96		
15 "	39							40 60	47 60								
20 "	32							29 00	58 77								
	35	36 95	27 54														
	37					34 80	50 06										
10 Year Endowment	31	104 75	69 43														
	32											104 90	225 43				
15 "	33	67 90	47 44														
20 "	35	50 85	36 96														

	38									45 00	107 31									
	40					46 00	70 02													
Ordinary Life	45	38 85	28 82							35 80	100 00									
10 Pay Life	47	74 85	51 80	74 65	103 00															
15 "	46																			
20 "	47	49 65	37 03															52 10	186 00	
15 Year Endowment	46	72 45	55 12																	
20 "	44	54 40	39 47																	
Ordinary Life	51																			
	52																	47 20	227 33	
	53	53 20	39 79			49 25	107 68													
	54			55 55	75 00															
15 Pay Life	56	74 40	62 78																	
10 Year Endowment	55	114 95	70 21																	
20 "	54	164 75	51 20																	

The Company does not issue Annual Dividend Policies.
*Dividends in excess of H^m 3½ per cent reserve.

EXCELSIOR LIFE.

Ordinary Life	25							18 85	11 23				*		*		*			
	28																	20 30	102 65	
10 Pay Life	22																	35 00	125 34	
15 "	25													28 85	85 89					
20 "	25																	25 15	121 52	
	29	32 55	18 65																	
15 Year Endowment	28													63 25	171 15					
20 "	28																	44 60	192 41	
	29	49 20	25 70																	
Ordinary Life	34	27 10	12 20																	
	35							25 25	13 82			27 45	30 61							
15 Pay Life	37													39 40	109 68					
15 Year Endowment	35													64 65	175 20					
20 "	35	50 55	27 20																	
Ordinary Life	43	36 10	17 50																	
	45											38 55	47 85							
	47													39 00	122 00					
15 Year Endowment	46													69 15	188 05					
Ordinary Life	55							56 35	19 98											

*Dividends in excess of H^m 3½ per cent reserves.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25															18 40	36 00
10 Pay Life	24															39 20	67 00
20 "	25															25 35	68 00
	26									25 80	14 00						
20 Year Endowment	20															45 30	118 00
Ordinary Life	33									23 30	30 00						
	34															24 05	52 00
	39													28 55	27 00		
	40											32 60	28 00				
10 Pay Life	35															49 15	76 00
15 "	39													41 15	48 00		
20 "	35									31 60	16 00					31 60	76 00
10 Year Endowment	35											102 35	84 00				
15 "	36													66 90	108 00		
	37			68 80	35 00												
Ordinary Life	44													34 60	37 00		
	45							36 10	51 00								
	46									37 60	54 00	40 30	36 00				
10 Pay Life	44											70 70	53 00				
15 "	45													48 50	65 00		
20 "	44									40 50	21 00						
	45															41 75	120 00
15 Year Endowment	44													69 95	121 00		
Ordinary Life	54													53 70	65 00		
	56					59 05	46 00	56 30	70 00								
10 Year Endowment	52											109 85	100 00				

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Hm 3½ per cent reserves. †Dividends in excess of Hm 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1909.		1906.		First period.		Second period		Third period.		Fourth period.		10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	24							19 20	29 05										
	25					20 80	20 15												
	29	23 10	4 75																
10 Pay Life	24					45 20	31 00												
15 "	26					34 90	25 30												
	27															28 16	111 00		
	28	36 50	5 60																
	30											31 92	39 00						
20 Pay Life	25	28 50	4 35			28 50	21 20												
	26							27 65	31 45									27 65	354 00
10 Year Endowment.	21													99 30	148 00				
15 "	22									60 25	62 00								
	23															60 30	279 00		
20 "	21									42 55	52 35								
	23																	42 75	400 00
	25					47 30	30 25	47 20	44 65										
Ordinary Life	34									24 04	43 30								
	35	27 40	5 40			27 40	26 50	26 10	43 15							24 84	162 00		
	37											26 58	59 85						
10 Pay Life	33													49 60	*99 00				
	36											47 34	58 70						
	40									52 06	43 15								
15 Pay Life	34															34 82	169 00		
	36							40 55	46 93										
	37					44 20	33 80												

GREAT-WEST LIFE—*Concluded.*

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 Insurance Declared during the Year.				Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.								Dividends per $1,000 of Insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods during the Year.					
		Year of Issue of Policies.				Dividend Period.								Dividend Period.					
		1909.		1906.		First period.		Second period		Third period.		Fourth period.		§10 Years.		§15 Years.		§§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$c.	$ c.	$ ct.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20 Pay Life	33			33 80	7 40														
	34	34 60	5 70									30 59	56 45					32 93	418 00
	35					35 40	28 25			33 75	71 25								
	38							36 40	46 95										
15 Year Endowment	33															61 60	305 00		
20 "	32	48 70	7 05							44 05	52 45								
	35					49 50	35 35											45 00	437 00
	36																		
Ordinary Life	43							34 70	53 65										
	44											34 60	78 15						
	45					38 30	31 75			36 06	57 80								
	47															39 24	248 00		
10 Pay Life	41					64 50	47 25												
	42													61 55	†123 00				
	46									60 86	48 40								
	49											66 06	62 55						
	50													77 00	‡161 00				
15 Pay Life	44											45 93	51 00						
	47															50 72	273 00		
	49					59 40	41 90												
	50					61 00	42 30												
20 Pay Life	42	41 90	6 40									39 16	77 65					41 92	550 00
	43																		
	44							43 20	58 70										

	45					45 40	33 50			41 65	53 85										
10 Year Endowment.	42							103 40	113 00												
	48					106 70	61 05														
	49																				
15 Year Endowment.	43					69 10	44 70									107 40	230 00				
	45																				
	49																	65 25	328 00		
20 Year Endowment.	44					53 40	37 20			68 05	94 00										
	45							54 50	69 35											48 70	484 00
	46											49 90	114 00								
	49																				
	50											53 70	114 00							52 55	534 00
Ordinary Life	52							51 25	78 82												
	54																				
	55					59 30	48 10											56 45	449 00		
10 Pay Life	51							79 35	93 56												
15 "	52							64 50	78 82												
	54																	65 25	406 00		
20 Pay Life	55					63 20	44 80														
15 Year Endowment.	56																	76 25	395 00		
	58					84 40	49 30														
20 Year Endowment.	51					59 60	38 65														

This company has no Annual Dividend policies in force for years of issue prior to 1906.

*This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $425. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec, 31, 1911, has been temporarily made up from unallotted surplus.

†This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of $525. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

‡Dividend in excess of $H^m 3\frac{1}{2}\%$ reserve.

§Dividends paid when policies have been continued in force and in excess of actuaries' 4% reserves. The difference between this reserve and the $H^m 3\frac{1}{2}\%$ reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

§§Dividends in excess of Actuaries' 4% reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		†Fourth period.		†Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	20			19 00	23 05												
	28					21 30	28 25										
10 Pay Life	22					38 80	29 63										
15 "	24													30 00	73 65		
	27					32 15	37 58										
20 "	21	27 95	18 62														
15 Year Endowment	29													63 20	167 79		
20 "	26					44 50	52 18										
	27	48 85	27 10														
Ordinary Life	34	27 10	20 14	27 10	31 22												
	36													27 35	78 37		
	38					29 20	39 38										
10 Pay Life	33			55 85	54 56												
	34											57 00	90 64				
	38													56 15	107 37		
15 Pay Life	37													41 00	104 41		
20 "	33	35 35	23 31														
	34					31 85	38 42										
	36			37 75	40 27												
	37													34 45	87 87		
	38											39 50	58 42				
10 Year Endowment	31											104 75	149 55				
	32	104 90	49 29														
15 Year Endowment	32	67 75	34 99														
	35													64 35	169 49		
	37					64 85	74 84										

20 Year Endowment	32	49 80	27 99														
	34													46 20	118 45		
	38					47 45	55 62										
Ordinary Life	45	38 85	28 10											37 40	105 87		
	46					38 95	52 95										
	48			43 50	49 48												
10 Pay Life	46													68 90	135 39		
	47					70 80	50 69										
15 Pay Life	42					46 65	55 76										
	46													52 25	135 39		
20 Pay Life	41					38 35	47 21										
10 Year Endowment	44											107 65	152 30				
15 "	41	70 00	37 25														
	45													68 00	174 73		
20 Year Endowment	45	55 05	33 20														
	46					51 90	61 22										
	47													52 70	132 36		
Ordinary Life	52	51 00	36 97			50 10	69 25										
	54													54 75	153 75		
20 Pay Life	51	55 75	37 83														
10 Year Endowment	54											113 90	158 69				
15 "	52	77 20	44 79														
20 "	51			60 60	54 13												
	55	66 40	43 99														

*Dividends in excess of Hm. 3½% reserves. †None of the Company's policies have completed these periods.
The Company does not issue Annual Dividend Policies.

Kind of Policy.	Age at issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		15 years.		20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	26					18 90	18 13										
	27	22 40	16 24														
10 Pay Life	26			48 60	41 71												
15 "	22			33 85	31 62												
20 "	26	30 60	17 86	30 60	29 49												
15 Year Endowment.	24			66 50	59 20												
	29	67 25	28 10														
20 "	24	48 35	19 55			42 20	38 52										
Ordinary Life	32					22 60	22 21										
	34			27 10	28 39												
20 Pay Life	37					33 35	32 62										
15 Year Endowment.	32	67 75	28 65														
	36			68 55	60 70												
	37					61 85	60 45										
20 Year Endowment.	32			49 80	39 02												
	36					44 85	41 87										
	38	51 50	22 70														
Ordinary Life	42					32 00	35 54										
15 Year Endowment.	47			73 05	64 25												
Ordinary Life	50					44 75	54 87										
	51			48 95	48 28												
10 Pay Life	51			83 35	68 33												
15 "	53	68 00	37 12														

10 Year Endowment.	54	113 90	61 30																
15 "	52	77 20	40 00																

The Company does not issue Annual Dividend policies. No Deferred Dividend Policies have as yet participated.

MANUFACTURERS LIFE.

General Section.														*		*		†
Ordinary Life	25			21 30	14 30	19 50	14 35			17 95	17 75						17 97	74 32
	26	21 85	10 40															
	27																	
	28													20 60	57 00			
10 Pay Life	20											23 00	45 00					
	23													38 05	60 00			
	30											45 85	72 00					
15 Pay Life	24															42 40	93 55	
20 Pay Life	24	29 45	14 35			25 50	18 75							30 00	64 00			
	25																	
	29			32 55	21 60											24 60	81 14	
	30							27 80	18 35									
15 Year Endowment	24																	
	25			66 60	41 10									63 75	125 00			
	26					64 05	39 45											
20 Year Endowment	24					46 00	30 25	42 10	32 50									
	25			48 50	31 25													
	26	48 65	17 90													42 25	139 00	
Ordinary Life	31																	
	35	27 95	13 15	27 95	19 85	26 15	21 35	24 60	19 65	24 65	23 70			23 10	62 00			
10 Pay Life	40			64 65	41 60											24 65	102 31	
15 Pay Life	33	42 00	20 50															
	35																	
20 Pay Life	34													39 00	83 00			
	35	36 95	18 55			32 50	23 70											
	40															31 20	101 84	
10 Year Endowment	35							35 60	23 40									
15 "	34											105 40	129 00					
	35	68 35	22 90			65 45	40 35											
	39			69 35	44 50									65 70	128 00			
20 Year Endowment	32			49 80	33 10													
	34	50 30	19 65															
	35																	
	36					48 70	33 25									44 40	146 00	
	37							45 05	34 75									
	38													49 40	105 00			

MANUFACTURERS LIFE—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Polcies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
General Section—Con.		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	42							31 70	23 15								
	45	38·85	18 15	38 85	26 25	37 10	28 35							37 10	90 00	35 70	147 83
10 Pay Life	41	66 05	31 40														
15 Pay Life	43													47 95	102 00		
20 "	42							37 75	24 90								
	43			44 55	29 90												
	45															41 55	143 03
	47					47 00	30 25										
15 Year Endowment	42	70 40	25 00														
	45													69 45	136 00		
20 Year Endowment	44			54 40	37 40												
	45															49 15	162 00
Ordinary Life	52															48 50	205 72
	56	60 75	25 15					58	30 45 95								
	57			63 55	34 85												
	59					68 55	52 90										
10 Pay Life	55	92 20	41 60														
15 "	55													69 05	147 00		
20 "	53															54 70	197 23
15 Year Endowment	55					78 90	48 70							78 90	154 00		
20 "	51					49 05	37 00										
Abstainers' Section.																	
Ordinary Life	20					17 60	12 70										
	25	21 30	11 85											19 50	68 00	17 97	94 32
	27									19 70	21 65						

15 Pay Life	25	35 75	19 00													24 10	95 14
20 "	25	30 00	16 50														
15 Year Endowment.	21	66 30	21 60													42 16	171 00
20 "	23																
	24	48 35	19 15	48 35	32 60												
Ordinary Life	32									22 25	25 15						
	33			26 35	20 45			22 95	21 75								
	35					24 58	23 20							26 20	85 00	24 58	127 31
	36	28 80	15 55														
10 Pay Life	40	64 65	32 60														
15 "	39													43 10	224 00		
20 "	35	36 95	20 40													31 52	139 84
	36			37 75	27 50												
15 Year Endowment.	35													64 90	147 00		
20 "	33															43 98	179 00
	36					47 70	34 15	44 90	34 85								
	39																
Ordinary Life	44							34 31	29 45							34 31	177 62
	45	38 85	21 50														
	49													43 70	127 00		
10 Pay Life	42											67 55	119 00				
15 "	45			55 00	37 95											37 35	173 59
20 "	41																
	44	45 70	24 90														
15 Year Endowment.	41													64 15	152 00		
	45	71 85	28 65														
20 "	45							49 22	37 10								
Ordinary Life	51															45 30	217 40
	53	53 20	28 10														
	57							59 40	39 20								
	58					65 60	38 95										
15 Year Endowment.	55																
20 "	52	61 85	31 90											77 70	173 00		

The Company does not issue Annual Dividend Policies.

*Dividends in excess of Hm. 3½ per cent reserves. † Dividends in excess of Hm. 4 per cent reserves.

Kind of Policy.	Age at Issue	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		†20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 00	20 63	21 00	25 69	19 40	27 96	18 40	32 27	.....	.....	.....	.....	19 40	96 13	18 40	179 08
10 Pay Life		47 05	29 41	45 70	45 91	40 30	38 33	37 64	42 57	.....	.....	.....	.....	40 30	122 98	37 64	203 43
15 "		35 45	25 41	34 40	36 47	30 60	41 19	28 88	42 57	.....	.....	.....	.....	30 60	122 16	28 88	209 90
20 "		29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99	.....	.....	.....	.....	25 60	107 04	24 68	201 90
10 Year Endowment		102 90	61 03	100 90	90 55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "		66 00	42 09	64 95	61 29	61 90	82 09	.....	.....	.....	.....	.....	.....	61 90	209 14	.....	.....
20 "		48 15	33 19	47 40	46 87	44 90	60 35	41 08	74 72	.....	.....	.....	.....	44 90	156 84	41 08	243 54
Ordinary Life	35	27 80	26 24	27 80	33 64	26 00	38 23	24 84	45 13	.....	.....	.....	.....	26 00	123 66	24 84	226 14
10 Pay Life		57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19	.....	.....	.....	.....	50 30	153 63	47 04	248 52
15 "		43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19	.....	.....	.....	.....	38 40	153 84	36 36	258 41
20 "		36 60	29 10	36 00	39 88	32 40	44 95	31 28	56 19	.....	.....	.....	.....	32 40	134 29	31 28	238 21
10 Year Endowment		104 30	63 32	102 35	92 12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "		67 70	44 72	66 70	63 84	63 20	82 93	.....	.....	.....	.....	.....	.....	63 20	216 46	.....	.....
20 "		50 20	36 01	49 60	50 27	46 50	62 50	43 76	77 72	.....	.....	.....	.....	46 50	168 40	43 76	268 55
Ordinary Life	45	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83	.....	.....	.....	.....	36 90	172 61	36 04	315 26
10 Pay Life		71 45	48 00	71 05	71 68	64 60	59 55	61 08	66 50	.....	.....	.....	.....	64 60	199 96	61 08	318 85
15 "		54 40	41 32	54 45	59 03	50 00	68 05	48 00	66 50	.....	.....	.....	.....	50 00	203 93	48 00	335 82
20 "		46 45	38 22	46 50	52 71	42 80	60 48	41 96	74 01	.....	.....	.....	.....	42 80	181 35	41 96	330 48
10 Year Endowment		107 00	67 57	105 05	94 32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "		71 20	49 84	70 30	68 86	66 60	85 41	.....	.....	.....	.....	.....	.....	66 60	233 19	.....	.....
20 "		54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27	.....	.....	.....	.....	51 20	198 38	49 88	325 93
Ordinary Life	55	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40	.....	.....	.....	.....	56 50	277 59	56 28	505 91
10 Pay Life		90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36	.....	.....	.....	.....	86 40	277 05	82 40	441 70

15 "		71 25	59 55	72 40	81 40	68 80	92 56	66 96	81 36	.....	.....	.....	.....	68 80	293 16	66 96	477 14
20 "		62 85	56 44	63 70	75 48	60 70	87 37	60 52	100 65	.....	.....	.....	.....	60 70	279 24	60 52	501 47
10 Year Endowment.		113 75	78 22	111 90	100 27	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "		80 10	62 85	79 50	81 95	76 10	93 68	.....	.....	.....	.....	.....	.....	76 10	288 06	.....	.....
20 "		65 85	56 60	66 10	74 83	63 40	87 41	64 12	100 13	.....	.....	.....	.....	63 40	272 05	64 12	452 45

* The Company does not issue policies on this plan.
†Dividends in excess of O^m (5) $3\frac{1}{2}$ per cent reserves.
The Company did not issue Annual Dividend policies prior to 1910.

NATIONAL LIFE OF CANADA.

10 Pay Life.....	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	* 44 00	52 38	.....	.....	.....	.....
10 Year Endowment.	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	100 70	120 00	.....	.....	.....	.....
10 Pay Life.....	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	62 74	92 00	.....	.....	.....	.....

None of the Quinquennial Dividend Policies have as yet participated. No Annual Dividend Policies have been issued.
*Dividends in excess of H^m $3\frac{1}{2}$ per cent reserves.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of insurance declared at last previous Allotment.										Dividends per $1,000 of insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the year.					
		Dividend Period.										Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25															18 95	84 46
10 Pay Life	25															40 20	74 21
15 "	25													30 70	40 80		
20 "	24			29 45	41 14												
	25															25 65	74 21
	26	30 60	15 78														
10 Year Endowment.	24											103 85	148 00				
15 "	28													64 35	179 00		
	29	67 25	30 83														
20 "	20	48 00	28 28														
	25															46 00	237 00
	27													46 50	125 08		
Ordinary Life	34													25 35	75 09		
	35															25 15	107 84
	39	31 60	19 32														
10 Pay Life	32															46 25	79 79
	39											63 30	107 00				
15 "	32															35 05	79 79
	35													39 00	71 17		
20 "	35	36 95	19 89													31 85	88 99
10 Year Endowment.	37											105 75	152 00				
15 "	35													65 70	184 00		
20 "	31	49 60	28 59														
	36													48 70	135 14		
	37															48 50	248 00

Ordinary Life	41	33 70	20 36																
	43															35 20	123 60		
	47																	39 35	207 14
	49																		
10 Pay Life	45													45 20	75 00				
	48															67 10	119 14		
15 "	48													77 60	130 00				
20 "	45															55 40	142 25		
15 Year Endowment	46																	42 00	153 81
20 "	43	53 75	29 52	53 75	50 35											70 05	206 00		
	44																		
	46															52 50	125 29		
																		53 45	298 00
Ordinary Life	51																		
	52	51 00	28 55											48 95	81 00			47 05	295 49
	56																		
10 Pay Life	58															62 35	292 96		
15 Pay Life	57													99 90	166 00				
10 Year Endowment	56															74 00	246 02		
15 "	51													116 10	170 00				
	59			87 70	81 33											73 95	226 00		

This Company does not issue Annual Dividend Policies.
*Dividends in excess of H^m 3½ per cent reserves.

NORTHERN LIFE.

Ordinary Life	30												*		†				
	35												23 10	31 34					
15 Pay Life	34														25 20	70 00			
	36														36 50	95 15			
15 Year Endowment	36														38 40	103 00			
															63 85	109 57			
10 Year Endowment	42																		
	46												106 05	89 00					
15 "	47												107 75	93 55					
	49														68 50	125 72			
															70 10	133 87			
15 Pay Life	51																		
10 Year Endowment	59														59 30	135 88			
													120 10	102 35					

This Company does not issue Annual or Quinqennial Dividend policies.
*Dividends in excess of O^m $(^5)$ 3½ per cent reserves. †Dividends in excess of H^m 4 per cent reserves.

ANNUAL DIVIDENDS PER $1,000 OF INSURANCE DECLARED DURING YEAR.

Kind of Policy.	Age at Issue.	Year of Issue of Policies. 1909. Prem.	1909. Div.	1906. Prem.	1906. Div.	1903. Prem.	1903. Div.	1900. Prem.	1900. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	21	21 85	4 70						
	25								
	26								
	28			23 00	5 30				
10 Pay Life	22								
	26								
15 Pay Life	21								
	25								
20 Pay Life	24								
	25	30 00	5 05	30 00	5 75				
	30					36 15	7 95		
15 Year Endowment	24	66 50	8 10						
20 "	23								
	24								
	25								
	26			48 65	8 20				
	27	48 85	6 85						
Ordinary Life	35	27 95	5 70						
	36								
	37			29 70	6 40				
10 Pay Life	31								
	35								
	36	59 50	7 55						
15 Pay Life	33								
	36								
	39								
20 Pay Life	35			36 95	6 85				
	36	37 75	6 05						
15 Year Endowment	32								
	35								
	40								
20 Year Endowment	34	50 30	7 05						
	35								
	36								
Ordinary Life	41							33 70	8 60
	44	37 45	6 85						
	45								
	46			40 30	8 00				
10 Pay Life	42								
	46								
15 Pay Life	42								
20 "	43								
	45	46 95	7 10						
	47			49 65	8 50				
15 Year Endowment	47								
20 "	42								
	45								
	47								
Ordinary Life	54			55 54	10 25				
	55	58 10	9 35						
15 Year Endowment	52			77 20	11 10				
	54								
	55								
	57								
20 Year Endowment	57	70 25	8 95						

LIFE.

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.

First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21 30	22 10	.....	.....	19 50	24 55	17 85	24 00	17 90	30 15
.....	.....	21 85	26 70	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	34 65	41 30
.....	.....	.....	.....	.....	.....	38 00	37 35	.....	.....
.....	.....	.....	.....	28 20	33 50	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	25 95	37 40
29 45	22 95	29 45	30 45	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	26 05	28 20	24 25	33 65	24 20	40 70
.....	.....	66 50	62 15	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	45 90	57 30	.....	.....	.....	.....
.....	.....	48 35	45 20	.....	.....	.....	.....	.....	.....
48 50	29 60	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	44 40	75 15	.....	.....
27 95	26 45	27 95	32 35	.....	.....	24 80	35 20	24 80	42 90
.....	.....	.....	.....	27 00	33 65	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	43 05	46 20
58 20	36 40	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	34 75	43 40	.....	.....
44 75	31 05	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	46 05	54 10
36 95	27 35	36 95	36 95	.....	.....	.....	.....	31 50	50 05
.....	.....	.....	.....	.....	.....	32 45	46 70	.....	.....
.....	.....	67 75	63 25	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	65 70	84 80	.....	.....	.....	.....
69 65	40 50	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	50 55	46 90	48 40	59 45	46 30	76 50	.....	.....
50 85	31 20	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	38 85	41 45	37 10	44 30	36 50	51 55	.....	.....
40 30	33 80	.....	.....	.....	.....	.....	.....	36 90	59 10
.....	.....	.....	.....	.....	.....	.....	.....	57 35	57 10
.....	.....	.....	.....	.....	.....	64 35	56 10	.....	.....
.....	.....	.....	.....	46 65	54 95	.....	.....	.....	.....
.....	.....	44 45	42 05	.....	.....	.....	.....	.....	.....
46 95	32 15	.....	.....	.....	.....	42 60	60 20	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	73 10	65 12	.....	.....	.....	.....	.....	.....
75 30	42 80	.....	.....	.....	.....	.....	.....	.....	.....
55 05	32 95	55 05	48 80	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	54 90	63 20	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58 10	45 00	58 10	56 70	56 65	63 35	57 45	77 55	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	79 55	67 40	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	78 90	270 15	.....	.....	.....	.....
83 9[illegible]	46 75	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SUN LIFE.

*Dividends per $1,000 of Insurance Declared Upon Deferred Dividend Policies Completing Their Dividend Periods During the Year.

Kind of Policy.	Age at Issue.	Dividend Period. 10 Years. Prem.	10 Years. Div.	15 Years. Prem.	15 Years. Div.	20 Years. Prem.	20 Years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25					17 85	125 40
10 Pay Life	23	45 85	42 05				
	25					37 10	55 80
15 "	23			29 35	73 20		
	24					27 65	83 50
20 "	25					24 25	108 40
	26			26 65	92 40		
10 Year Endowment	23	103 80	154 80				
15 "	27			64 20	220 95		
20 Year Endowment	25					44 05	241 25
	27			46 50	154 85		
Ordinary Life	35					24 80	190 55
	40			30 85	156 80		
10 Pay Life	35					47 70	104 35
15 "	32			36 25	99 40		
	35					36 65	149 10
20 Pay Life	35					31 55	176 60
15 Year Endowment	34			65 45	231 05		
20 "	35					46 30	260 10
Ordinary Life	46					38 10	358 50
	48			41 80	214 00		
10 Pay Life	47	75 85	97 05			66 25	229 75
15 "	46			52 35	182 80		
20 "	45					42 60	316 60
10 Year Endowment	45	108 10	161 00				
15 "	45			69 45	265 85		
20 "	42			51 25	189 95		
	45					51 20	330 60
Ordinary Life	56	60 75	102 80	59 30	336 45		
10 Pay Life	59	102 75	170 65				
20 "	52					54 45	520 60
10 Year Endowment	59	120 30	173 00				
15 "	56			80 45	381 30		

*The Deferred Dividends paid in 1912 are, in the case of Policies issued prior to 31st Dec., 1899, the excess of the total cash settlement over the Om (5) 3½ per cent reserves, and, in the case of Policies issued since that date, over the higher special reserve voluntarily guaranteed and held by the .ompany cgains tsuch Deferred Dividend Policies.

COMMERCIAL UNION.

The last distribution of profits was made on Dec. 31 1912, but the results have not yet been furnished to the Department. These will appear in the full report.

NORTH BRITISH AND MERCANTILE—(CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment (1910.)									
		Dividend Period.									
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	29½	.....	.....	.....	.....	.....	.....	42 92	73 08	.....	.....
20 Year Endowment	21	.....	.....	.....	.....	49 20	65 87	.....	.....	.....	.....
Ordinary Life	40	.....	.....	.....	.....	.....	.....	.....	.....	30 56	58 50
20 Pay Life	32	.....	.....	.....	.....	33 05	35 98	.....	.....	.....	.....
Endowment at 55	38	.....	.....	.....	.....	.....	.....	.....	.....	37 54	58 84
	33	45 90	40 03	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life	45	36 40	34 16	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life	42	41 26	32 06	.....	.....	.....	.....	.....	.....	.....	.....
Endowment at 60	44	66 26	47 59	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment	53	77 29	51 44	.....	.....	.....	.....	.....	.....	.....	.....

Kind of Policy.	Age at Issue.	*Quinquennial Dividends per $1,000 of Insurance Declared at last Previous Allotment (1902). Dividend Period. First period. Prem.	First period. Div.	Second period. Prem.	Second period. Div.	Third period. Prem.	Third period. Div.	Fourth period. Prem.	Fourth period. Div.	Fifth period. Prem.	Fifth period. Div.	Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the year. Dividend Period. 15 years. Prem.	15 years. Div	20 years. Prem.	20 years. Div.
		$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 27	13 47		13 62		15 56		17 88	19 72	25 65				
10 Pay Life		42 96	13 47		13 62		15 56		17 88						
15 "		31 88	13 47		13 62		15 56		17 88						
20 "		26 53	13 47		13 62		15 56		17 88						
10 Year Endowment		104 55	30 80		37 50										
15 "		65 16	25 20		27 20		37 50								
20 "		46 14	20 72		22 20		27 21		37 50						
Ordinary Life	35	26 58	17 50		17 88		20 52		23 69	26 28	33 40				
10 Pay Life		54 30	17 50		17 88		20 52		23 69						
15 "		40 53	17 50		17 88		20 52		23 69						
20 "		33 96	17 50		17 88		20 52		23 69						
10 Year Endowment		106 14	30 84		37 50										
15 "		67 00	25 24		27 24		37 50								
20 "		48 57	21 08		22 41		27 29		37 50						
Ordinary Life	45	38 67	23 08		23 49		26 72		30 04	37 41	41 78				
10 Pay Life		69 76	23 08		23 49		26 72		30 04						
15 "		52 79	23 08		23 49		26 72		30 04						
20 "		44 98	23 08		23 49		26 72		30 04						
10 Year Endowment		109 02	30 93		37 50										
15 "		70 82	25 62		27 36		37 50								
20 "		53 22	21 91		22 91		27 48		37 50						
Ordinary Life	55	60 18	30 06		30 04		33 42		36 61	59 97	49 18				
10 Pay Life		91 81	30 06		30 04		33 42		36 61						
15 "		71 78	30 06		30 04		33 42		36 61						
20 "		63 36	30 06		30 04		33 42		36 61						
10 Year Endowment		116 37	31 14		37 50										
15 "		80 50	26 50		27 65		37 50								
20 "		65 42	23 73		24 02		27 90		37 50						

Same as Premiums for First Period.

Same as Premiums for First Period.

Same as Premiums for First Period.

*No distribution of profits took place as at December 31st, 1907, the whole of the available surplus of the quinquennium being applied in strengthening the reserves and writing down the Associations securities. A distribution has been made as at Dec. 31, 1912, but the figures showing the result thereof are not yet available. This will appear in the full report.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		*Company's Fund.		*Dividend Period. British Empire Fund.							
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem..	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 90	21 67	19 40	27 42	19 40	31 16	19 40	35 45	18 94	40 27
10 Pay Life		52 75	21 67	42 80	27 42	42 80	31 16	42 80	35 45	38 55	40 27
15 "		38 85	21 67	32 10	27 42	32 10	31 16	32 10	35 45	28 87	40 27
20 "		32 15	21 67	26 90	27 42	26 90	31 16	26 90	35 45	24 23	40 271
10 Year Endowment		103 80	68 35	105 00	95 00	.....	.....	.....	.....	.....	.....
15 "		67 25	55 43	66 00	76 41	66 00	95 00	.....	.....	.....	.....
20 "		49 75	45 53	47 30	62 06	47 30	76 45	47 30	95 00	.....	.....
Ordinary Life	35	27 90	27 88	25 30	35 45	25 30	40 27	25 30	45 53	25 16	51 11
10 Pay Life		61 30	27 88	51 50	35 45	51 50	40 27	51 50	45 53	49 55	51 11
15 "		45 40	27 88	38 90	35 45	38 90	40 27	38 90	45 63	37 32	51 11
20 "		37 75	27 88	32 90	35 45	32 90	40 27	32 90	45 53	31 54	51 11
10 Year Endowment		104 20	68 40	105 50	95 00	.....	.....	.....	.....	.....	.....
15 "		68 00	55 69	66 60	76 51	66 60	95 00	.....	.....	.....	.....
20 "		50 90	46 19	48 20	62 52	48 20	76 58	48 20	95 00	.....	.....
Ordinary Life	45	38 05	36 03	36 00	45 53	36 00	51 11	36 00	56 82	35 44	62 44
10 Pay Life		73 25	36 03	65 40	45 53	65 40	51 11	65,40	56 82	64 97	62 44
15 "		55 00	36 03	49 90	45 53	49 90	51 11	49 90	56 82	49 62	62 44
20 "		46 55	36 03	42 90	45 53	42 90	51 11	42 90	56 82	42 60	62 44
10 Year Endowment		106 15	68 52	107 90	95 00	.....	.....	.....	.....	.....	.....
15 "		70 85	56 32	70 00	76 71	70 00	95 00	.....	.....	.....	.....
20 "		54 75	47 75	52 70	63 59	52 70	76 91	52 70	95 00	.....	.....
Ordinary Life	55	55 15	45 73	54 80	56 82	54 80	62 44	54 80	67 79	53 78	72 68
10 Pay Life		89 05	45 73	85 00	56 82	85 00	62 44	85 00	67 79	87 42	72 68
15 "		69 10	45 73	67 10	56 82	67 10	62 44	67 10	67 79	68 91	72 68
20 "		60 70	45 73	59 50	56 82	59 50	62 44	59 50	67 79	61 20	72 68
10 Year Endowment		111 30	68 81	114 20	95 00	.....	.....	.....	.....	.....	.....
15 "		78 25	57 68	78 70	77 11	78 70	95 00	.....	.....	.....	.....
20 "		64 45	50 26	61 00	65 79	64 00	77 40	64 00	95 00	.....	.....

*All Canadian policies issued prior to July 1903 are British Empire; and consequently only one quinquennium has been completed since the issue of policies in the Company's Fund.

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Allotment.									
		Dividend Period									
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25			22 08	24 00						
	25½	22 35	22 50								
	26							22 62	31 50		
	29					24 30	31 50			24 30	38 25
20 Pay Life	25	33 50	22 50	33 50	22 88						
20 Year Endowment	26	49 58	47 25								
Ordinary Life	33	26 70	26 63								
	35									28 08	45 38
	40							32 04	42 75		
20 Pay Life	35	39 34	28 13								
20 Year Endowment	33½	50 88	43 87								
	36					51 67	61 00				
Ordinary Life	44	36 08	34 88								
	50									44 12	55 13
15 Pay Life	43½			53 00	36 38						
20 Pay Life	43½	45 84	33 75								
20 Year Endowment	44½	55 33	46 87								
Ordinary Life	55½	56 63	45 38								

No Deferred Dividend policies have as yet participated.

STANDARD LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Cash Values of Quinquennial Reversionary Bonuses per $1,000 of Insurance declared at Last Previous Allotment.										Cash Values of Reversionary Bonuses, per $1,000 of Insurance declared in 1912 upon Reserved Bonus Policies completing their Deferred Periods during the Year.			
		Dividend Period.										Dividend Period.			
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		15 Years.		20 Years.	
		Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 50	22 87	21 50	25 20	19 84	27 82	19 84	30 82	19 84	34 27	19 84	68 07	19 84	117 18
10 Pay Life		52 30	22 87	52 30	25 20	42 04	27 82	42 04	30 82	42 04	34 27	42 04	68 07	42 04	117 18
15 "		38 70	22 87	38 70	25 20	32 04	27 82	32 04	30 82	32 04	34 27	32 04	68 07	32 04	117 18
20 "		32 10	22 87	32 10	25 20	27 36	27 82	27 36	30 82	27 36	34 27	27 36	68 07	27 36	117 18
15 Year Endowment		67 10	46 91	67 10	57 18	62 81	68 81	.....	.....	.....	.....	62 81	162 77	.....	.....
20 "		49 80	39 86	49 80	47 58	47 19	57 37	47 19	68 81	.....	.....	47 19	162 77	47 19	230 40
Ordinary Life	35	21 90	27 82	21 90	30 82	26 24	34 27	26 24	38 32	26 24	42 75	26 24	83 85	26 24	145 70
10 Pay Life		61 90	27 82	61 90	30 82	51 34	34 27	51 34	38 32	51 34	42 75	51 34	83 85	51 34	145 70
15 "		46 00	27 82	46 00	30 82	39 37	34 27	39 37	38 32	39 37	42 75	39 37	83 85	39 37	145 70
20 "		38 50	27 82	38 50	30 82	33 83	34 27	33 83	38 32	33 83	42 75	33 83	83 85	33 83	145 70
15 Year Endowment		69 00	47 81	69 00	57 41	64 60	68 81	.....	.....	.....	.....	64 60	162 77	.....	.....
20 "		51 80	41 32	51 80	48 56	49 26	58 12	49 26	68 81	.....	.....	49 26	162 77	49 26	230 40
Ordinary Life	45	37 30	34 27	37 30	38 32	36 40	42 75	36 40	47 06	36 40	51 30	36 40	104 59	36 40	178 91
10 Pay Life		73 80	34 27	73 80	38 32	63 58	42 75	63 58	47 06	63 58	51 30	63 58	104 59	63 58	178 91
15 "		55 40	34 27	55 40	38 32	49 14	42 75	49 14	47 06	49 14	51 30	49 14	104 59	49 14	178 91
20 "		47 00	34 27	47 00	38 32	42 83	42 75	42 83	47 06	42 83	51 30	42 83	104 59	42 83	178 91
15 Year Endowment		71 50	49 31	71 50	58 35	67 08	68 81	.....	.....	.....	.....	67 08	162 77	.....	.....
20 "		55 30	42 78	55 30	49 87	52 73	58 68	52 73	68 81	.....	.....	52 73	162 77	52 73	230 40
Ordinary Life	55	56 00	42 75	55 97	47 06	55 97	51 30	55 97	55 27	55 97	58 87	55 97	125 51	55 97	210 13
10 Pay Life		91 30	42 75	91 30	47 06	82 50	51 30	82 50	55 27	82 50	58 87	82 50	125 51	82 50	210 13
15 "		71 10	42 75	71 10	47 06	66 15	51 30	66 15	55 27	66 15	58 87	66 15	125 51	66 15	210 13
20 "		62 70	42 75	62 70	47 06	59 87	51 30	59 87	55 27	59 87	58 87	59 87	125 51	59 87	210 13
15 Year Endowment		80 00	50 88	80 00	59 06	75 47	68 81	.....	.....	.....	.....	75 47	162 77	.....	.....

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Declared during the year.										Quinquennial Dividends per $1,000 of Insurance Declared at last previous allotment.					
		Year of Issue of Policies.										Dividend Period.					
		1909.		1906.		1903.		1900.		1897.		First period.		Second period.		Third period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	22							18 62	3 27								
"	24									19 51	3 48						
10 Pay Life	25							38 58	2 83	38 58	2 98						
15 "	25							29 72	4 14								
20 "	21									23 59	3 80						
20 "	25							25 55	3 80								
10 Year Endowment	21											102 08	39 02				
10 "	24	103 43	8 59														
15 "	22											65 84	28 39				
15 "	25	66 73	6 11					62 03	8 58	62 03	10 33			66 02	47 21		
20 "	25	49 25	5 02	48 39	6 48			45 50	6 59	45 50	7 67	48 39	24 14	48 39	36 00		
Endowment at 85	21	20 10	3 20														
" 85	27											22 65	18 23				
Endowm't at 85, 20 Pay	25	31 53	3 95									30 48	18 79	30 48	24 20		
Ordinary Life	31									23 36	4 24						
"	35							26 21	4 62								
10 Pay Life	35							47 80	3 41								
10 "	36									48 90	3 71						
15 "	35							36 98	5 32								
15 "	38									39 75	6 57						
20 "	35							31 97	4 91								
20 "	39									35 39	6 11						
10 Year Endowment	32	104 01	8 77														
10 "	35													103 13	70 90		
10 "	38											103 60	41 13				
15 "	34											67 01	29 89				
15 "	35	67 80	6 42					63 28	8 82	63 28	10 48			67 18	48 48		

20 "	34													49 67	25 65				
20 "	35	50 49	5 34					47 14	6 94	47 14	7 98					49 89	37 68		
Endowment at 85	34	27 17	4 00																
" 85	35													27 92	21 22	27 92	24 39		
Endowm't at 85, 15 Pay	32	42 16	4 75																
" 85, 20 "	34	36 65	4 51																
" 85, 20 "	35													36 96	22 47	36 96	29 54		
Ordinary Life	43							34 11	6 14	34 11	6 46								
10 Pay Life	44							59 55	4 18										
20 "	46							43 37	7 11										
10 Year Endowment	46															105 77	73 38		
10 "	48													106 63	45 11				
15 "	44													69 73	33 02				
15 "	45	70 60	6 81					66 63	9 46	66 63	10 82					70 18	52 07		
20 "	44	53 89	5 82					50 91	7 84					53 19	29 23				
20 "	45									51 60	8 85					53 77	42 40		
Endowment at 85	43													36 03	26 15				
" 85	44	37 47	5 66																
" 85	45															38 70	34 25		
Endowm't at 85, 10 Pay	45													72 29	34 56				
" 85, 15 "	43													52 34	28 42				
" 85, 20 "	44	45 67	5 45																
" 85, 20 "	45															46 82	38 60		
" 85, 20 "	46													48 09	29 75				
Ordinary Life	54							52 81	8 82										
10 Pay Life	51							72 01	4 96										
15 "	58							72 07	9 95										
20 "	58									66 03	10 34								
10 Year Endowment	54	112 77	10 27																
10 "	56													112 44	52 19	112 44	79 01		
15 "	52	75 68	7 54																
15 "	55							75 74	10 47	75 74	11 41					78 26	60 68		
20 "	52															59 96	49 32		
20 "	54	64 82	7 37					61 51	9 42										
20 "	55													64 31	40 24				
Endowment at 85	54													55 70	40 32				
" 85	56															61 04	54 22		
Endowm't at 85, 20 Pay	51													55 59	35 65				

The Company does not issue Deferred Dividend Policies.

Kind of Policy.	Age at Issue.	Annual Dividends per 1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21·49	3 60	21 49	4 29	21 49	5 01	21 49	5 74	21 49	6 46
10 Pay Life		51 67	7 20	51 67	9 32	51 67	11 61	.....	.....	.....	.....
15 "		38 35	5 61	38 35	7 09	38 35	8 69	38 35	10 38	38 35	12 14
20 "		31 83	4 84	31 83	6 01	31 83	7 27	31 83	8 59	31 83	9 95
10 Year Endowment		102 73	10 27	106 22	18 39	106 22	23 52	.....	.....	.....	.....
15 "		66 87	7 32	68 82	12 16	68 82	15 36	68 82	18 77	68 82	22 40
20 "		49 33	5 89	50 53	9 12	50 53	11 35	50 53	13 74	50 53	16 24
Ordinary Life	35	28 11	4 76	28 11	5 72	28 11	6 73	28 11	7 75	28 11	8 74
10 Pay Life		61 53	8 73	61 53	11 28	61 53	14 05	.....	.....	.....	.....
15 "		45 91	6 88	45 91	8 68	45 91	10 63	45 91	12 68	45 91	14 80
20 "		38 34	5 98	38 34	7 43	38 34	8 97	38 34	10 58	38 34	12 22
10 Year Endowment		105 87	12 44	107 70	18 98	107 70	24 17	.....	.....	.....	.....
15 "		69 52	8 84	70 50	12 78	70 50	16 01	70 50	19 48	70 50	23 17
20 "		51 91	7 10	52 47	9 77	52 47	12 06	52 47	14 49	52 47	17 03
Ordinary Life	45	39 55	6 73	39 55	8 13	39 55	9 57	39 55	10 98	39 55	12 32
10 Pay Life		75 57	11 02	75 57	14 15	75 57	17 53	.....	.....	.....	.....
15 "		57 16	8 82	57 16	11 07	57 16	13 46	57 16	15 95	57 16	18 52
20 "		48 52	7 80	48 52	9 63	48 52	11 55	48 52	13 51	48 52	15 48
10 Year Endowment		111 03	15 32	110 94	20 06	110 94	25 35	.....	.....	.....	.....
15 "		74 48	10 92	74 44	13 96	74 44	17 28	74 44	20 82	74 44	24 61
20 "		57 34	8 86	57 32	11 09	57 32	13 49	57 32	15 99	57 32	18 57
Ordinary Life	55	60 72	10 30	60 72	12 33	60 72	14 37	60 72	16 31	60 72	18 05
10 Pay Life		96 66	14 59	96 66	18 42	96 66	22 57	.....	.....	.....	.....

15	"																						
20	"																						
10 Year Endowment																							
15	"																						
20	"																						

EQUITABLE LIFE—(CANADIAN BUSINESS)—*Concluded.*

Kind of Policy.	Age at Issue.	Quinquennial Dividends per $1,000 of Insurance declared at last previous allotment.						Dividends per $1,000 of insurance Declared upon Deferred Dividend Policies Completing their Dividend Periods During the Year.					
		Dividend Period.						Dividend Period.					
		First period.		Second period.		Third period.		*10 Years.		*15 Years.		†20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 49	15 45							21 49	71 42	20 50	143 10
10 Pay Life												43 50	126 99
15 "										38 35	82 27	33 10	146 4
20 "		31 83	20 51									28 10	165 94
10 Year Endowment								106 22	98 03				
15 "										68 82	123 83		
20 "		50 53	29 68									48 70	226 96
Ordinary Life	35	28 11	20 06							28 11	97 26	27 10	196 03
10 Pay Life												53 60	168 08
15 "										45 91	108 05	41 00	194 16
20 "		38 34	25 11									35 00	220 23
10 Year Endowment								107 70	110 26				
15 "										70 50	146 30		
20 "		52 47	32 03									50 90	269 89
Ordinary Life	45	39 55	28 26							39 55	145 58	39 10	318 79
10 Pay Life												69 00	258 07
15 "										57 16	155 85	53 40	300 88
20 "		48 52	32 67									46 20	343 68
10 Year Endowment								110 94	135 58				
15 "		74 44	45 51							74 44	190 63		
20 "		57 32	37 01									56 40	380 13
Ordinary Life	55	60 72	44 26							60 72	257 51	61 60	743 72

10 Pay Life													93 00	584 20
15 "										75 66	263 53			
20 "													66 60	769 86
10 Year Endowment								119 64	190 76					
15 "										85 21	302 39			
20 "		70 51	49 21										71 10	792 99

*Dividends in excess of American Experience 3 per cent. reserves. †Dividends in excess of Actuaries' 4 per cent. reserves.

GERMANIA LIFE—(CANADIAN BUSINESS).

									*					†
Ordinary Life	24							20 66	23 21					
10 Pay Life	25							50 25	64 48					
20 Pay Life	25												28 10	94 84

*Dividends in excess of American Experience 3 per cent reserves. †Dividends in excess of Actuaries' 4 per cent reserves.

Kind of Policy.	Age at Issue	Annual Dividends per 1,000 of Insurance declared during the year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24			26 08	7 04						
	25							25 12	8 28		
	26									25 74	9 26
	27					28 00	8 40				
10 Pay Life	23					52 96	10 60				
20 "	21									30 28	9 08
	25							32 76	8 84		
	26			35 60	8 90						
	27					36 20	10 14				
10 Year Endowmwnt	25			101 14	13 14	101 14	16 18				
15 "	25			64 46	12 24	64 46	14 18	62 30	13 70		
20 "	25			47 96	11 52	47 96	12 94	46 08	12 44		
	26									46 32	13 90
20 Year Endm't 10 Pay't	27			78 90	14 20						
Ordinary Life	34							31 58	10 42		
	35									32 50	11 70
	37			36 48	9 84						
	38					37 60	11 28				
20 Pay Life	35					41 76	11 70	39 52	10 68	39 52	11 86
	36			42 60	10 66						
10 Year Endowment	35					103 00	16 48				
	36			103 26	13 42						
15 "	35			66 74	12 68	66 74	14 68				
	36							64 96	14 30		
20 "	35			50 78	12 18	50 78	13 72	48 92	13 20	48 92	14 68
	45			47 42	12 80			45 10	14 88		
Ordinary Life	48					52 98	15 90			50 50	18 18
	47			63 64	14 00						
15 Pay Life	42			48 66	12 16						
20 "	44									49 06	14 72
	45					52 50	14 68	50 44	13 62		
10 Year Endowment	45			107 02	13 92						
	46					107 64	17 22				
15 "	45			71 82	13 64						
	46					72 62	15 98	70 58	15 52		
20 "	45			57 14	13 72	57 14	15 42	55 38	14 96	55 38	16 62
	53							61 92	20 44		
Ordinary Life	54			67 50	18 22						
	55					70 48	21 14				
	58									77 36	27 84
20 Pay Life	51					62 48	17 50				
	52							62 66	16 92		
	57			77 82	19 46						
10 Year Endowment	50					110 80	17 72				
15 "	54			82 28	15 64						
	55					84 04	18 48				
20 "	50							61 38	16 58		
	51					64 64	17 46				
	55			72 26	17 34						

All policies issued since Dec. 31, 1906 are non-participating.
No Quinquennial or Deferred Dividend policies are in force.

QUINQUENNIAL DIVIDENDS PER 1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Dividend Period.

First Period.		Second Period.							
Prem.	Div.	Prem.	Div.						
$ cts.	$ cts.	$ cts.	$ cts.						

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Paid during the Year.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	24									20 00	5 92
	25	21 49	4 51	21 34	5 18	21 34	5 44	21 34	5 81		
	26										
10 Pay Life	25	51 67	8 87	47 77	9 81	47 77	10 87	47 77	3 40		
15 "	25	38 35	6 94	35 99	7 75	35 99	8 45	35 99	9 37		
	26										
20 Pay Life	24									27 60	7 67
	25	31 83	5 99	30 25	6 74	30 25	7 27	30 25	7 97		
10 Year Endowment	21					106 60	22 86				
	25	106 22	17 72	106 96	20 19						
		102 32	13 82								
15 Year Endowment	25	68 82	11 88	68 77	13 49				68 77	17 32	
		66 64	9 70								
	27					69 02	15 30				
20 Year Endowment	25	50 53	9 03	50 18	10 23	50 18	11 36	50 18	12 81		
	26	49 19	7 69								
Ordinary Life	35	28 11	5 93	27 88	6 72	27 88	7 10	27 88	7 64	27 10	8 10
10 Pay Life	35	61 53	10 76	57 72	11 95	57 72	13 25	57 72	4 19		
15 "	34										
	35	45 91	8 51	43 65	9 49	43 65	10 36				
	36							44 59	11 75		
20 Pay Life	35	38 34	7 41	36 87	8 30	36 87	8 96	36 87	9 84		
10 Year Endowment	35	107 70	18 27	108 41	20 84	108 41	23 70				
		104 40	14 97								
15 Year Endowment	32										
	35	70 50	12 50	70 43	14 18	70 43	15 87	70 43	18 02		
		68 74	10 74								
	39										
20 Year Endowment	35	52 47	9 70	52 13	10 97	52 13	12 10	52 13	13 56	50 90	13 58
	36	51 47	8 70								
Ordinary Life	45	39 55	8 38	39 36	9 38	39 36	9 95	39 36	10 70		
	46									40 70	12 21
10 Pay Life	45	75 57	13 60	72 32	15 17	72 32	16 78	72 32	5 20		
	47										
15 "	44					53 91	14 28				
	45	57 16	10 93	55 33	12 19						
	46										
	48							60 10	15 90		
20 Pay Life	45	48 52	9 68	47 42	10 80	47 42	11 62	47 42	12 69	46 20	13 38
	46										
10 Year Endowment	45	110 94	19 35	111 63	22 08	111 63	24 94				
		108 41	16 82								
15 "	44							73 80	19 19		
	45	74 44	13 74	74 40	15 54	74 40	17 22				
		73 21	12 51								
20 Year Endowment	44									55 60	15 50
	45	57 32	11 11	57 03	12 48	57 03	13 61	57 03	15 07		
		56 69	10 48								
Ordinary Life	55	60 72	12 83	60 82	14 18	60 82	14 94	60 82	15 95	61 60	18 24
10 Pay Life	52										
	53			89 31	18 97						
	54										
	55	96 66	18 05			94 57	22 10	94 57	6 30		

QUINQUENNIAL DIVIDENDS PER 1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.									
*First period.		Second period.		Third period.		Fourth period.		Fifth period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
.....	.....	.....	.....	20 50	30 37	20 50	35 15	20 50	40 22
.....	.....	21 85	27 73	.....	.....	.....	.....	.....	.....
.....	.....	47 77	54 03	43 50	7 70	.....	.....	43 50	9 79
.....	.....	35 99	42 02	.....	.....	.....	.....	33 10	9 79
.....	.....	.....	.....	33 80	45 58	.....	.....	.....	.....
.....	.....	30 25	36 15	.....	.....	28 10	45 85	28 10	9 79
.....	.....	.....	.....	28 60	39 46	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	107 18	115 04	.....	.....	.....	.....	.....	.....
.....	.....	68 77	75 48	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	68 00	84 88	.....	.....	.....	.....
.....	.....	50 18	56 49	48 70	61 91	48 70	74 95	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	27 83	35 49	27 10	40 67	27 10	47 44	27 10	54 72
.....	.....	.....	.....	53 60	9 79	.....	.....	53 60	12 72
.....	.....	58 93	67 63	.....	.....	.....	.....	.....	.....
.....	.....	42 73	50 50	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	41 00	56 57	.....	.....	41 00	12 72
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	36 87	44 73	35 00	49 89	35 00	59 14	35 00	12 72
.....	.....	108 22	117 69	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	70 43	79 16	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	70 60	92 35	.....	.....	.....	.....
.....	.....	52 13	60 37	50 90	67 79	50 90	81 88	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	39 36	50 26	39 10	60 35	39 10	71 04	39 10	83 03
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	69 00	12 72	.....	.....	69 00	16 55
.....	.....	76 03	89 55	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	53 40	76 85	.....	.....	53 40	16 55
.....	.....	56 85	68 95	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	47 42	58 67	46 20	68 40	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	47 80	85 40	47 80	17 01
.....	.....	111 63	125 67	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	74 40	86 83	73 80	100 82	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	56 29	67 50	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	56 40	80 42	56 40	97 60	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	60 82	78 10	61 60	98 83	61 60	118 81	61 60	142 67
.....	.....	.....	.....	.....	.....	.....	.....	84 60	20 02
.....	.....	89 31	107 67	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	90 10	16 11	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance Paid during the Year.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
15 Pay Life	52	.....	.....	.....	.....	.....	.....	67 75	17 84	.....	.....
	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	54	.....	.....	.....	.....	72 26	17 32	.....	.....	.....	.....
	55	75 66	15 00	74 71	16 63	.....	.....	.....	.....	.....	.....
	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	54	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	55	66 69	13 70	66 30	15 14	66 30	16 10	66 30	17 37	.....	.....
	59	.....	.....	.....	.....	.....	.....	.....	.....	79 40	23 21
10 Year Endowment	55	119 64	21 79	120 45	24 74	.....	.....	.....	.....	.....	.....
		118 00	20 15	.....	.....	.....	.....	.....	.....	.....	.....
15 "	55	85 21	16 55	85 37	18 52	85 37	20 15	.....	.....	.....	.....
		84 53	15 87	.....	.....	.....	.....	.....	.....	.....	.....
	56	.....	.....	.....	.....	.....	.....	87 19	22 78	.....	.....
20 Year Endowment	54	.....	.....	.....	.....	.....	.....	68 50	17 99	.....	.....
	55	70 51	14 32	70 51	15 89	70 51	16 99	.....	.....	.....	.....
		70 23	14 04	.....	.....	.....	.....	.....	.....	.....	.....
	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*No Deferred Dividend Policies have been issued since the year 1906.

†During 1909 the Company's premium rates for Endowment Policies were decreased and it has therefore been necessary in some cases to show the figures for policies at the two rates for the same age at issue.

QUINQUENNIAL DIVIDENDS PER $1,000 OF INSURANCE PAID DURING ... YEARS.

Dividend Period.									
First period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
				69 20	105 20			69 20	20 58
		80 11	101 01						
				63 90	100 12	63 90	121 68	61 40	20 58
		66 30	84 0						
		120 45	143 66						
		85 37	105 07						
					106 [illegible]				
						71 10	136 69		
		75 13	95 43						

MUTUAL LIFE OF NEW YORK. (CANADIAN BUSINESS).

Kind of Policy.	Age last Birthday.	Dividends per 1,000 of Insurance Declared upon Deferred Dividend Policies completing their Divdiend Periods during the Year.					
		Dividend Period.					
		†10 Years.		‡15 Years.		‡20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 34	47 00	20 50	[illegible]	20 50	162 91
10 Pay Life	25	47 77	91 15	[illegible]	[illegible]	43 50	165 33
15 "	25			33 10	117 23	33 10	181 90
20 Pay Life	25	30 25	[illegible]	28 10	103 36	28 10	206 57
10 Year Endowment	25	106 96	190 14				
15	25			67 40	215 16		
20	25	50 18	95 16			48 70	325 77
	26			48 90	163 41		
Ordinary Life	35	27 88	61 51	27 10	110 29	27 10	219 96
10 Pay Life	35	57 72	111 77	53 60	123 25	53 60	212 75
15	35			41 00	150 79	41 00	234 87
	36						
20 Pay Life	35	36 87	76 66	35 00	133 78	35 00	268 55
10 Year Endowment	[illegible]	103 41	197 18				
15	32	69 79	130 60				
	35			69 30	232 46		
20 Year Endowment	[illegible]			50 90	179 12	50 90	361 70
	36	52 42	103 35				
Ordinary Life	45	39 36	87 68	39 10	168 21	39 10	341 40
10 Pay Life	45	72 32	144 55	[illegible]	171 73	69 00	303 18
15	45			53 40	210 98		
	[illegible]					55 10	353 54
20 Pay Life	45	47 42	101 59	46 20	[illegible]	46 20	385 68
10 Year Endowment	[illegible]	[illegible]	212 35				
15	44			.... 73 80	273 30		
	[illegible]	75 06	150 49	....			

MUTUAL LIFE OF NEW YORK (CANADIAN BUSINESS)—*Concluded.*

DIVIDENDS PER $1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.

	Age at Issue.	Dividend Period. †10 Years. Prem.	†10 Years. Div.	‡15 Years. Prem.	‡15 Years. Div.	‡20 Years. Prem.	‡20 Years. Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
20 Year Endowment	45	57 03	118 14	56 40	220 29	56 40	451 77
Ordinary Life	51	60 82	140 20	61 60	297 32	61 60	627 86
10 Pay Life	52					84 60	429 32
	53	94 57	202 80	93 00	273 94		
15 Pay Life	55	74 71	165 96	74 40	342 59	74 40	579 85
	51						
20 Pay Life	54			63 90	302 86		
	50					66 60	667 87
	50	68 97	157 69				
10 Year Endowment	57	129 45	250 85				
15 "	52	80 88	170 48				
	53			85 90	382 74		
	56						
20 Year Endowment	53			67 00	299 43		
	54	68 50	152 20				
	55					71 10	703 59

†Dividends in excess of American Experience 3½ per cent reserves.
‡Dividends in excess of American Experience 4 per cent reserves.

Kind of Policy.	Age at Issue.	Annual Dividends per 1,000 of Insurance declared during the year				Quinquennial Dividends per 1,000 of Insurance declared at last previous allotment								Dividends per 1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.							
		Year of Issue of Policies				Dividend Period.								Dividend Period.							
		1909.		1906.		First period.		Second period.		Third period.		Fourth period.		Fifth period		10 years		15 years.		20 years	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div	Prem.	Div.	Prem.	Div	Prem.	Div.	Prem.	Div	Prem.	Div.	Prem.	Div
		$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c
Ordinary Life.	25	21 49	3 65	21 49	6 20							21 20	30 61	21 20	36 05	21 49	69 75			70 50	160 95
10 Pay life. .		51 67	7 59	.	.							44 30	11 93	44 30	13 36	51 67	100 [illegible]			43 50	127 29
15 " . .		38 35	5 86		. .							33 70	11 93	33 70	13 36			29 40	1[illegible] 07		
20 " .		31 83	4 99	31 83	8 99							28 60	30 61	28 60	13 36	31 83	78 88			28 10	186 54
10 Year Endowment. .		102 73	11 32	106 23	29 24											106 [illegible]	168 45				
15 " .		66 87	7 93	. .	.													67 10	240 37		
20 " . .		49 33	6 26	50 53	14 07			46 70	[illegible]			49 60	71 61			50 53	109 81	48 70	305 89	48 70	313 01
Ordinary Life.	35	28 11	4 83	28 11	8 21							28 30	41 39	28 30	19 26	28 11	64 83	27 10	115 29	27 10	190 87
10 Pay Life. .		61 53	9 19	61 53	17 31					53 60	13 36	54 70	15 00	54 70	16 91			53 60	106 97		
15 " . .		45 91	7 15									41 90	15 00	41 90	16 91	45 91	92 19	41 00	147 92		
20 " . .		38 34	6 16	38 34	10 99							35 80	41 39	35 80	16 91	38 34	82 [illegible]	35 60	144 52	35 00	218 75
10 Year Endowment. .		105 87	13 44	107 70	29 89											107 70	169 [illegible]				
15 " . .		69 52	9 41	70 50	19 75			69 30	61 39	69 30	82 23							69 30	248 74		
20 " . .		51 91	7 45	52 47	14 84			50 90	45 09			52 20	76 25			52 47	99 99	50 90	211 79	50 90	326 84
Ordinary Life.	45	39 55	6 83	39 55	11 64					39 10	48 00	41 50	63 01	41 50	76 70	39 55	72 66	39 10	153 66	39 10	266 77
10 Pay Life. .		75 57	11 55											71 00	21 78	75 57	123 29	69 00	140 29		
15 " . .		57 16	9 13	57 16	16 45									55 20	21 78		. .	53 10	191 39		
20 " . .		48 52	8 02	48 52	14 10			46 20	35 05			48 00	63 01			48 52	87 06			46 20	292 25
10 Year Endowment. .		111 03	16 27													110 94	170 78				
15 " . .		74 48	11 43	74 44	21 17													73 80	271 16		
20 " . .		57 34	9 17	57 32	16 49			56 40	50 56											56 40	376 05

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STATE LIFE (CANADIAN BUSINESS).

Kind of Policy.		Annual Dividends per 1,000 of Insurance declared during the Year.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ordinary Life	25	21 39	3 61	21 39	3 74	21 39	4 10				
10 Pay Life		51 53	5 02	51 53	6 84	51 53	9 44				
15 "		37 87	4 32	37 87	5 41						
20 "		31 59	3 98	31 59	4 74	31 59	5 84	28 10	4 58		
20 Year Endowment		50 27	5 49	50 27	6 53	50 27	8 90				
Ordinary Life	35	27 93	4 17	27 93	4 60	27 93	5 30	27 30	5 00	25 85	5 90
10 Pay Life				61 53	7 98	61 53	11 11				
15 "				45 70	6 34						
20 "		38 09	4 53	38 09	5 58	38 09	6 99	35 40	5 81		
15 Year Endowment				69 25	8 67						
20 "		51 77	5 22	51 77	6 90	51 77	9 25				
Ordinary Life	45	39 30	5 48	39 30	6 45	39 30	7 74	39 70	7 89	37 69	9 27
15 Pay Life				57 07	8 07	57 07	10 50				
20 "		48 09	5 78	48 09	7 26	48 09	9 13	47 10	8 35		
15 Year Endowment						72 90	13 11				
20 "		56 43	6 19	56 43	8 03	56 43	10 43				
Ordinary Life	55	61 45	7 50	60 45	10 91	60 45	12 84	61 90	13 39	60 00	15 50
20 Pay Life		65 77	9 46	65 77	11 52	65 77	13 52				
20 Year Endowment		70 77	9 60	70 77	11 58	70 77	13 93				

UNION MUTUAL LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	Annual Dividends per $1,000 of Insurance declared during the Year.										Dividends per $1,000 of Insurance declared on Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Year of Issue of Policies.										Dividend Period.					
		1908.		1905.		1902.		1899.		1896.		*10 Years.		†15 Years.		†20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	21 11	2 17	21 11	2 44	21 49	2 79			10 50	2 40					20 50	72 79
15 Pay Life				37 15	3 42												
20 "		30 95	2 50	30 95	3 04	31 83	3 73	28 10	2 48	28 10	2 62					28 10	109 79
10 Year Endowment		103 70	5 11			106 22	10 50										
15 "		66 75	3 76	66 75	5·25	68 82	7 10										
20 "		49 11	3 14	49 11	4·16	50 53	5 43	4 70	3 12							18 70	207 93
Ordinary Life	35	27 62	2 60	27 62	3 01	28 11	3 60	27 10	2 91							27 10	100 85
10 Pay Life				59 41	4 94	61 53	6·53										
15 Pay Life				44 55	4 05			41 00	3 22								
20 Pay Life		37 35	2 94	37 35	3 62	38 34	4 49	35 00	3 11	35 00	3 37					35 00	139 11
10 Year Endowment				105 26	7 74	107 70	10 62					107 70	149 92				
15 Year Endowment		68 49	4 02	68 49	5 50	70 50	7 32										
20 Year Endowment		51 11	3 40	51 11	4 45	52 47	5 73	50 90	3 49	50 90	3 67					50 90	212 65
Ordinary Life	45	38 86	3 49	38 86	4 26	39 55	5 16	39 10	4 58							39 10	146 22
15 Pay Life		55 61	4 03	55 61	5 18												
20 "		47 39	3 76	47 39	4 72	48 52	5 89	46 20	4 53							46 20	179 07
10 Year Endowment				108 60	8 22	110 91	10·90										
15 "		72 51	4 60	72 51	6 16									73 80	190 88		
20 "		56 00	4 05	56 00	5 22	57 32	6 59									56 40	225 48
Ordinary Life	55	59 66	5 70	59 66	6 99	60 72	8 48	61 60	7 93					61 60	155 58		
10 Pay Life		93 85	6 64														
20 "				65 34	7 24												
10 Year Endowment						119 64	11 60										
15 "						85 21	9 78										

There are no Quinquennial Dividend Policies in force.

*Dividends in excess of American Experience 3% reserves. †Dividends in excess of Actuaries' 4% reserves.

Premium Policy.	Year at Issue.	Quinquennial Dividends per $1,000 of Insurance Declared at Last Previous Adjustment.										Dividends on $1,000 of Insurance declared upon Deferred Dividend Policies completing their Dividend Periods during the Year.					
		Dividend Period.										Dividend Period.					
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		10 Years.		15 Years.		20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ordinary Life	25	19 89	7 46	19 89	9 95	19 89	7 46										
	26															20 40	46 00
10 Pay Life	29															42 56	69 00
	27	44 22	2 28	44 22	1 20	44 22	3 30										
20 "	24															27 39	62 00
	27	28 50	2 28														
Ordinary Life	25	26 38	9 90														
15 Pay Life	33	38 20	2 79	38 20	1 55	38 20	11 94	38 20	19 10								
20 "	33																
	35	34 08	2 67													32 48	72 00
0 Year Endowment	36																
	38	50 86	38 15	50 86	38 15											50 11	116 00
Ordinary Life	45	57 97	14 24	37 97	18 99	37 97	14 24	37 97	14 24								
	47															41 30	89 00
20 Pay Life	43	35 05	3 20														
10 "	54															87 94	143 00

The Company does not issue Annual Dividend Policies.
*Dividends in excess of Actuaries' 4 per cent reserves.